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AN INVESTIGATION INTO THE ADOPTION AND ADAPTATION OF THE ENGLISH LOAN WORDS *SWAP* AND *SPREAD* IN ROMANIAN AND POLISH TRANSLATIONS OF ECONOMIC DOCUMENTS

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Abstract

This paper identifies strategies for the adoption and adaptation of English loan words in economic documents translated from English into Polish and Romanian at the European Central Bank (ECB), using the terms *swap* and *spread* as examples. The economic vocabulary in the Polish and Romanian languages is much less developed than in English, the international language of finance and economics. Therefore, new European terms related to capitalism and the market economy pose a challenge to translators. Polish and Romanian tend to borrow English economic terms due to their novelty and the lack of a well-established economic vocabulary in these two languages. Creative, morphological adaptation is also employed in both languages, as are additional, explanatory words. However, Polish seems to be slightly more conservative – rather than adopting the English term, the Polish language versions contain more instances of the term *spread* being translated into Polish.

Résumé

Cette étude se propose d'identifier les stratégies d'adoption et d'adaptation des mots empruntés de l'anglais dans des documents économiques traduits de l'anglais au polonais et au roumain à la Banque centrale européenne (BCE), utilisant les termes *swap* et *spread* comme des exemples. Le vocabulaire économique du roumain et du polonais est moins développé que celui de l'anglais, la langue internationale des finances et

des affaires. Par conséquent, les nouveaux termes liés au capitalisme et l'économie de marché représentent un défi pour les traducteurs. Il a été observé que le polonais et le roumain ont la tendance d'emprunter des termes économiques anglais à cause de leur nouveauté et l'absence d'un vocabulaire bien-établi dans ces deux langues. L'adaptation créative, morphologique et l'addition de mots explicatifs sont aussi utilisées dans les deux langues. Cependant, le polonais semble un peu plus conservateur – au lieu d'adopter l'expression anglaise, l'expression polonaise équivalente pour le terme *spread* est employée plus fréquemment dans les textes polonais.

Keywords: European Central Bank. Loan words. Translating economic terms. Polish. Romanian.

Mots clés : Banque Centrale Européenne. Emprunts. Traduction de termes économiques. Polonais. Roumain.

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1. Introduction

As the international language of economics, banking and finance, English influences other languages, which borrow economic terms from it. This trend can be noticed in languages that do not have rich economic vocabularies or a longstanding history of developing economic terminology, such as the languages of new EU member states, which had been governed by the rules of a planned economy under Communist regimes. Two prime examples are Poland and Romania, both large countries and thus economically important member states of the EU. When the two countries joined the EU, Poland in 2004 and Romania in 2007, a considerable amount of EU legislation had to be translated from English into the languages of these countries. This legislation often contained new concepts, the translation of which posed challenges to translators. One of the fields in which new concepts had to be introduced into the languages was that of economics and finance. Thus, it is not surprising that the documents in this field contain a large number of English loan words, as the concepts were already well-established in the English language. The aim of this paper is to investigate the adoption and adaptation of English loan words in Polish and Romanian translations of documents published by the European Central Bank (ECB). We decided to focus on both languages because we found that it would be useful to provide a comparison between two languages of two Eastern European former communist countries. Two loan words that frequently occur in the corpus used for this study – the economic terms *spread* and *swap* – are examined to identify adoption and adaptation strategies. The study employs mixed research methods, combining quantitative corpus analysis (the number of concordances and collocations) with qualitative examination of parallel translated texts.

2. Research Background

2.1. English Loan Words in Polish and Romanian

Loan words are a common linguistic phenomenon that occurs in languages due to language contact and the introduction of new concepts from other cultures. Militaru (2008: 68) defines a loan word thus:

A loanword (or loan word) is a word directly taken into one language from another with little or no translation. By contrast, a calque or loan translation is a related concept whereby it is the meaning or idiom that is borrowed rather than the lexical item itself [...] Loanwords can also be called borrowings.

Loan words are required when the receptor language lacks a word to express a certain notion or concept, especially in fields that evolve rapidly such as IT, technical fields, finance, etc. In both Polish and Romanian, English loan words exist in a variety of domains. The presence of a large number of English loan words had been noticed by a number of scholars, such as, among others, Militaru (2008), Rus (2005), Trăistaru (2008), etc. for Romanian, and Kochman-Haładaj (2001), Kulesza (2010), Sztencel, (2009), Witalisz (2006), etc. for Polish.

2.1.1. English loan words in Polish

According to previous research, English terms have been entering the Polish language since the 18th century. For instance, Fisiak (1970) identifies 11 groups of English loan words in Polish, the majority of which have come into the language over the last 200 years. The spelling of many words has changed to reflect the pronunciation phonetically. More recent research demonstrates that the number of English loan words in Polish is increasing (Kochman-Haładaj 2001; Witalisz 2006).

Kochman-Haładaj (2001) writes that English borrowings can be divided into those whose use seems to be justified because of the lack of an equivalent in Polish and those which are unjustified, being the effect of snobbery and a desire to boast about one's knowledge of English. She proceeds to argue that if there is a short and simple equivalent (usually only one word), then the English term is not needed. However, when the Polish translation is lengthy and looks more like a definition, adopting an English term is a good solution.

The list of 11 categories identified by Fisiak (1970), with examples, is presented below:

1. Sports and games: *sprint*, *autsajder* (*outsider*), *stayer*, *joker*, *bokser* (*boxer*)

2. Maritime terms: *dreadnought*, *lajner* (liner), *steward*, *brekwater* (breakwater)
3. Economy and trade: *biznes* (business), *boom*, *import*, *dumping*, *free-trade*, *lend-lease*, *supermarket*, *czek* (cheque)
4. Science and technology: *fading*, *koks* (coke), *plastyk* (plastic)
5. Transport: *klakson* (klaxon), *starter*, *wagon*, *motel*
6. Man and society: *chuligan* (hooligan), *lady*, *landlord*
7. Food and drink: *barman*, *lunch*, *cocktail*
8. Fashion: *jersey*, *khaki*, *mackintosh*
9. Arts and culture: *dansing* (dancing), *dubbing*, *interview*
10. Political life: *commonwealth*, *werdykt* (verdict), *rewolwer* (revolver)
11. Agriculture: *dren* (drain), *farma* (farm), *kombajn* (combine)

Witalisz (2006) also describes similar categories; however, her research focuses not only on language but also on aspects of culture, cultural phenomena that loan words bring into the language. Her research examines terms related to the culture of business, economic success, new jobs that appear as working patterns shift and new technologies emerge, etc. Yet, 36 years after Fisiak (1970), Witalisz also notices that the number of economic and business terms in Polish is increasing. Therefore, one could speak about a longitudinal trend.

2.1.2. English loan words in Romanian

English borrowings have existed in the Romanian language for about 150 years. These words receive a grammatical gender and are used according to the rules of the Romanian language. Trăistaru (2008) argues that the number of terms borrowed from English is increasing, especially in fields like economics, administration, commerce and IT. Trăistaru (2008: 721-722) classifies English loan words into the following categories, according to the field:

1. Economic, financial, commercial terminology: *staff*, *management*, *lobby*, *discount*, *dumping*, *broker*, *dealer*.
2. IT terminology: *mouse*, *chat*, *software*, *online*.
3. Music terminology: *playback*, *hit*, *single*.
4. Sport terminology: *baseball*, *bungee jumping*, *fitness*.
5. Food terminology: *hamburger*, *fast-food*, *hot dog*.
6. Fashion and cosmetics terminology: *look*, *lifting*, *make-up*.

As could be noticed from the examples above, the English words from Trăistaru's (2008) list are not transliterated, unlike the Polish examples from

Fisiak's (1970) list and Witalisz's (2006) research. This may suggest that English loan words are more easily introduced into the Romanian language without adaptation in spelling, while the Polish language requires adaptation in spelling because of the phonetic rules of the language.

2.2. *Strategies for the adoption of English loan words*

In her paper on the influence of English in Polish legalese, Więclawska-Szymańska (2009) provides numerous examples of economic and business terms entering the Polish language. She writes that the "process of borrowing cannot take place on one language level exclusively" (Więclawska-Szymańska, 2009: 41). She argues that every time a new loan word comes into contact with the receptor language, it undergoes a process of integration "which means that foreign items are substituted with the native forms or native forms are added to them" (Więclawska-Szymańska, 2009: 41). There are various strategies for the adaptation of loan words in Polish and Romanian. Manea (2005: 366) identifies several ways of adapting loan words:

1. Adaptation in point of form
 - a. *Spelling*. English words preserve the original spelling (e.g. *spread* and *swap* in this study). Due to the spelling conventions in Polish and Romanian, there are also morphological implications: endings are added to the words as required by the grammar. For instance, in Romanian, forms like *spread-ul* ('the spread'), *spread-uri* (the plural form 'spreads'), *swap-uri* (the plural form 'swaps'), *swap-urile* ('the swaps') appear, in which the English stem and the Romanian inflectional mark are brought together, by means of a hyphen. Another category consists of the rather infrequent cases of solid spelling, e.g. *swapuri*, *spreaduri*: these terms are obviously considered as fully adapted loans. In Polish, inflections are used, e.g. to form the plural (*swapy* – 'swaps', *spready* – 'spreads') or to make an adjectival form (*swapowy*, *swapowych*, which, loosely translated, means 'of the swap type', usually referring to transactions).
 - b. *Phonology*. Borrowings can often be adapted to the pronunciation and grammar of the language. One example of adapting an English loan word while altering its spelling is the word *match* (the sports term), which in Romanian is translated as *meci* and in Polish as *mecz* (both languages adapted the spelling in order for the word to be pronounced as in English).

2. Morphological adaptation

Morphological adaptation means adding the inflectional markers specific to the nominal category (e.g., Polish and Romanian inflectional endings or the Romanian definite article, or even changing the word class). For example, in the Romanian economic vocabulary the terms *hedgingul*, *leadershipul*, *clearingul* are English words with the definite article attached at the end. Manea (2005) and Więclawska-Szymańska (2009) demonstrate that English loan words are being adapted to the morphological, i.e. grammatical, specificity of the Romanian and Polish languages. This study has also found evidence of this (see above on inflections at the end of the English words).

3. Adding explanatory words

Another way to integrate non-inflected words into the receptor language is by adding other words to the term that act as explanatory words. In the present study, it was found that the most common way to make the English term sound more natural was by adding the word *transakcje* ('transactions') in Polish and *operațiuni* ('operations') in Romanian to the term *swap*.

2.3. Poland and Romania

We find that it is important to explain why we have chosen to focus on these two languages in particular. First of all, Poland and Romania represent a very specific setting in the EU. Both are new EU countries (Poland joined in 2004 and Romania in 2007); both are former communist countries that entered the global marketplace in the early 1990s. One could presume that the majority of the vocabulary related to international business, free market economics, banking and finance entered both languages at that time. Therefore, since the prior exposure of these countries to the language of business had been limited, it is very interesting to observe how the Polish and Romanian languages have adopted new terminology, the majority of which first appeared in English.

2.4. Research questions

This study aims to answer the following questions:

1. What strategies do translators of documents at the European Central Bank employ to adopt and adapt English economic terms into Polish and Romanian?

2. How do these strategies relate to what is discussed in the literature on loan word adoption and adaptation?

3. Methodology

3.1. The dataset

The corpus used in this research study consists of 24 texts. The three subcorpora for each language version (English, Polish and Romanian) comprise eight texts each. The texts selected for analysis are the ECB's annual reports (AR) dating from 2006 to 2013. There are several reasons for the selection of these texts. Firstly, the texts produced at the European Central Bank are prime examples of economic and institutional translation (although they are not referred to as translations but as language versions). Secondly, the EU institutions create a unique research environment for translation studies because their documents are publicly available in 24 official languages. Finally, EU documents are long and comprehensive (each document is at least 86,000 words long, with the longest one containing over 128,000 words) and can provide numerous examples of translation challenges as well as allowing one to observe how different translation strategies changed over time. Table 1 below summarises the information about the subcorpora. As ECB documents contain a large number of figures, these were removed from the subcorpora and the figures in the table represent only tokens written in alphabetic (non-numeric) characters.

	Language		
Document	EN	PL	RO
AR 2006	99,673	90,723	106,237
AR 2007	107,590	100,295	116,557
AR 2008	118,944	111,171	128,540
AR 2009	110,981	104,300	120,546
AR 2010	111,658	103,710	122,106
AR 2011	86,236	87,834	105,668
AR 2012	89,517	91,110	109,002
AR 2013	97,559	107,050	127,580
TOTAL	822,158	796,193	936,236

Table 1. Summary of subcorpus sizes for English, Polish and Romanian.

3.2. Research methods

It was decided to employ mixed research methods for this study: quantitative research was combined with qualitative research. Quantitative research comprised corpus analysis: word frequencies, collocation analysis (examining words that frequently occur together), as well as n-grams, or word clusters. The rationale for using mixed methods was that using quantitative analysis alone would cause the findings to lack depth because numbers and raw frequencies would not provide sufficient information on trends over time or on developments within documents. Analysing some more unusual examples more closely would allow the researchers to see a bigger picture.

The English loan words chosen for this article were *SPREAD* and *SWAP*. They were chosen because they appear as loan words in both the Polish and Romanian language versions and because they are relatively frequent words in the three subcorpora (see Table 2 in section 4.1 below).

4. Analysis and discussion

4.1. Quantitative analysis

This section presents the results of the quantitative analysis. The frequencies of the terms *SPREAD* and *SWAP*, as well as the frequencies of the collocations and n-grams (word clusters) containing these expressions have been calculated. The results are presented below.

	SPREAD*				SWAP*		
	EN	PL	RO		EN	PL	RO
AR 2006	43	3*(1)	31		14	14	15
AR 2007	51	1	41		36	35	39
AR 2008	60	18	47		87	85	79
AR 2009	81	48	86		110	111	104
AR 2010	40	6	37		78	67	78
AR 2011	19	3	13		52	50	50
AR 2012	22	4	18		57	44	53
AR 2013	10	2	8		57	50	54
TOTAL	275	85	281		491	456	472
TOTAL FREQ. PER 100,000 WORDS	31.26	10.68	30.01		59.72	57.27	50.41

Table 2. Frequencies of the terms *spread** and *swap** in all their morphological forms in the three subcorpora.

4.1.1 The terms *swap* and *spread* in Polish language versions

SPREAD

Table 2 above reveals some interesting findings. First of all, the term *spread* occurs much less frequently in the Polish subcorpus than in the Romanian one. In fact, the Polish texts favour a literal translation of the word (*rozpiętość*), which could even be called a calque, fitting in with the definition provided above by Militaru (2008). For instance, the phrases *the spread/spreads between* (EN 34 times) and *rozpiętość/rozpiętości pomiędzy* (PL 25 times) are literal equivalents, and so are *bond yield spreads* (EN 22 times) and *rozpiętości rentowności/oprocentowania obligacji* (PL 14 times). For a comparison between the collocations of the English *spread* and the Polish *rozpiętość*, see Tables 3 and 4 below.

EN subcorpus			PL subcorpus		
N	Cluster	Freq.	N	Cluster	Freq.
1	THE SPREAD BETWEEN	25	1	OBLIGACJI SKARBOWYCH W	11
2	SPREAD BETWEEN THE	25	2	ROZPIETOSCI RENTOWNOSCI OBLIGACJI	9
3	BOND YIELD SPREADS	22	3	STRONIE ROZPIETOSC POMIEDZY	8
4	GOVERNMENT BOND YIELD	15	4	SKALA PO LEWEJ	8
5	THE EURO AREA	14	5	PO LEWEJ STRONIE	8
6	MONEY MARKET SPREADS	11	6	W PUNKTACH BAZOWYCH	8
7	EURO AREA SOVEREIGN	11	7	LEWEJ STRONIE ROZPIETOSC	8
8	SPREADS IN THE	11	8	ROZPIETOSC POMIEDZY 3-MIESIECZNA	7
9	THE SPREADS BETWEEN	9	9	3-MIESIECZNA STOPA EURIBOR	7
10	TWELVE-MONTH AND ONE-MONTH	9	10	POMIEDZY 3-MIESIECZNA STOPA	7
11	CORPORATE BOND SPREADS	8	11	RENTOWNOSCI OBLIGACJI SKARBOWYCH	7
12	SOVEREIGN BOND SPREADS	8	12	STOPA EURIBOR A	7

13	SCALE SPREAD BETWEEN	8	13	POMIEDZY 12-MIESIECZNA A	5
14	EURO AREA GOVERNMENT	8	14	I ROZPIETOSC RENTOWNOSCI	5
15	LEFT-HAND SCALE SPREAD	8	15	ROZPIETOSC POMIEDZY 12-MIESIECZNA	5
16	SECURED AND UNSECURED	7	16	ROZPIETOSCI POMIEDZY STOPAMI	5
17	SPREADS BETWEEN THE	7	17	ROZPIETOSCI OPROCENTOWANIA OBLIGACJI	5

Table 3. Trigrams with the expression *spread* and *rozpietosc* in the English and Polish subcorpora

As it can be observed from Table 1, the English term *spread* is not fully integrated into the Polish language versions. However, when it is, an interesting trend can be observed: the word *spread* is adapted to the rules of the Polish language by adding case inflections (e.g. *spready* – the plural form; *spreadów* – plural Genitive case; *spreadu* – singular Genitive case; *spreadach* – plural Instrumental case).

N	Word	Texts	Total
11	SPREADY	6	28
2	SPREADÓW	5	24
5	SPREADS	3	14
6	SPREAD	5	13
37	SPREADU	2	3
60	SPREADACH	2	2

Table 4. Adaptation of the term *SPREAD* in the Polish subcorpus

SWAP

From the isolated example of *SPREAD*, it might seem that Polish is rather conservative, much less willing to accept English loan words, rather preferring to invent a translation or to ‘Polonise’ the term through a calque. However, one sees a different picture when looking at the term *swap*. The table below shows how the term *swap* behaves in Polish texts. The English word *swap* is left unchanged in 171 out of 456 cases, or 37.5%. However, the term is not provided on its own in all of these instances. In 121 out of 456 instances

(26.54%), the explanatory term *transakcje/transakcji/transakcjami* ('transactions' in different cases) is added before it in order to make the meaning of the new term clearer. Therefore, the term appears on its own only in 10.96% of all instances or 50 times. Moreover, to accommodate the English term in the Polish language, typical Polish inflections are attached to it to signify morphological changes: *swapa/swapów* ('of the swap/swaps'); *swapy* ('swaps' – plural); *swapach* (various instances of the prepositional case); *swapami* (various instances of the instrumental case). The total number of instances with such morphological changes is 219, or 48.03%. An even more interesting linguistic development is turning the word into an adjective and inflecting it according to the case in which it is used: *swapowa / swapowe / swapowej / swapowymi / swapowych*. This strategy is encountered 61 times or in 13.38% of all instances of use. Witalisz (2006) reports that many loan words and neologisms undergo such changes. Więclawska-Szymańska (2009) also writes that such a strategy is commonly used in Polish to adapt foreign terms.

It is interesting to observe that the term *swap* appears in the same documents as the term *spread*, yet the latter was adopted slowly and a literal translation into Polish was preferred. However, the term *swap* is actively used, and appears both in its unchanged form and with morphological endings as early as 2006; the adjectival form *swapow** is also encountered as early as 2007. See Table 5 below for more details.

N	Word	With	Texts	Total	L1	Centre	R1
1	SWAP	swap	8	171		171	
2	SWAPÓW	swapów	8	130		130	
5	SWAPY	swapy	8	64		64	
6	TRANSAKCJE	swap	8	62	57		
8	TRANSAKCJI	swap	7	53	46		
9	WALUTOWYCH	swapów	8	50			39
15	PROCENTOWYCH	swapów	8	32			31
21	WALUTOWE	swapy	8	27			21
24	PROCENTOWE	swapy	7	24			20
30	SWAPOWYCH	swapowych	5	17		17	
32	BACK-TO-BACK	swap	6	17			10
36	LINII	swap	6	15	15		
37	WYCENY	swapów	8	15	5		
39	SWAPOWEJ	swapowej	5	14		14	

43	LINIE	swap	7	14	14		
47	RZYKA	swapów	4	13			13
51	OTWARTYCH	swapów	5	13	11		
52	SWAPACH	swapach	6	13		13	
53	SWAPOWE	swapowe	5	13		13	
55	SWAPOWA	swapowa	7	13		13	

Table 5. Adaptation of the English term SWAP in the Polish subcorpus

4.1.2. Terms *swap* and *spread* in Romanian language versions

SPREAD

The table below shows how the term *spread* is introduced in the Romanian language. As noted earlier in this section, the English term is used much more in Romanian than in Polish. However, just as in Polish, the term is adopted and adapted in the language. The English term, uninflected, with its spelling unchanged, is not used very frequently: *spread/spreads* appears 28 times (9.96%), yet only 12 of these (4.27% of all instances) are actually used in the Romanian translation. The other instances (one *spread* and 15 *spreads*) are all found in titles of publications. In the majority of instances (253 cases or 90.03%), Romanian endings are attached to the English term: *spread-ul* ('the spread'); *spread-ului* (genitive/dative case); *spreaduri* / *spread-uri* ('spreads' - plural); *spreadurile* / *spread-urile* ('the spreads'); *spreadurilor* / *spread-urilor* (plural genitive/dative case). Therefore, just as in Polish, the term is integrated into the language. In fact, it is integrated much more actively than in Polish: the differences in the spelling of these endings indicate the process of searching for the right form. Most of them are hyphenated (90.91% of all cases with endings) although the remainder are not (9.09%). Concordance analysis reveals that hyphenated forms, albeit rare, appear in texts dating from 2006 to 2010, but not in later ones. However, as the examples from the qualitative analysis will show, different forms were used simultaneously in the past.

N	Word	Texts	Total	Centre
1	SPREAD-URILE	8	85	86
2	SPREAD-URILOR	6	62	60
3	SPREAD-UL	8	61	60
8	OBLIGATIUNILOR	7	27	
16	SPREADS	3	19	15

22	SPREADURILE	5	15	15
29	SPREAD	7	13	13
33	SPREAD-ULUI	6	13	13
41	CDS	6	12	
43	SPREAD-URI	5	11	11
89	SPREADURILOR	4	6	6
216	SPREADURI	2	2	2

Table 6. The distribution of the loanword SPREAD in the Romanian subcorpus

SWAP

As discussed above, both English terms *SPREAD* and *SWAP* seem to have been adopted very naturally in the Romanian language versions of the texts. However, as the analysis in this section will show, the term *SWAP* is translated differently from the term *SPREAD*. The tables below show how the term *swap* behaves in Romanian translations.

N	Cluster	Freq.
1	DE SWAP VALUTAR	160
2	OPERATIUNI DE SWAP	93
3	OPERATIUNILOR DE SWAP	81
4	PE RATA DOBÂNȚII	72
5	LA TERMEN SI	56
6	SWAP PE RATA	38
7	SWAP VALUTAR SI	35
16	SWAP VALUTAR ÎN	21
17	SWAP VALUTAR ACESTE	20
18	CU CHARACTER TEMPORAR	20
19	LINIE DE SWAP	19
20	OPERATIUNILE DE SWAP	19
31	AFERENTE OPERATIUNILOR SWAP	12
32	SWAP CU CHARACTER	12
33	LINII DE SWAP	12
40	SI RATELE SWAP	11
43	EXCHANGE SWAP TRANZACTII	10
46	FOREIGN EXCHANGE SWAP	10

47	OPERATIUNILOR SWAP INDEXATE	10
51	SWAP-URILOR PE RATA	10
52	SWAP-URI VALUTARE FOREIGN	10

Table 7. The distribution of the loanword SWAP in the Romanian subcorpus

N	Word	With	Texts	Total	L2	L1	Centre	R1	R2
1	DE	Swap	8	398	1	294		1	12
2	SWAP	Swap	8	388			388		
3	VALUTAR	Swap	8	178				168	
7	OPERATIUNILOR	Swap	8	107	81	24			
8	OPERATIUNI	Swap	8	99	90				
16	VALUTARE	Swap	8	48					5
17	AFERENTE	Swap	6	42	14				
18	OPERATIUNILE	Swap	8	29	19	4			
21	PARALELE	Swap	7	23				23	
25	SWAP-URI	swap-uri	6	21			21		
33	SWAP-URILOR	swap-urilor	7	19			19		
44	SWAPURILOR	swapurilor	4	13			13		
66	SWAPS	Swaps	6	10			10		
83	SWAPURI	Swapuri	3	9			9		
114	SWAP-URILE	swap-urile	5	7			7		
171	SWAP	swap-uri	5	5					
173	SWAP-URI	Swap	5	5					
174	SWAPURILE	Swapurile	3	5			5		

Table 8. Collocations of the term SWAP in the Romanian subcorpus

As can be seen from the tables above, in the majority of cases (388 out of 472, or 82.2%), the original English term is kept with its spelling unchanged – i.e. no morphological devices are used. However, just as in Polish, it is complemented by an explication: *operațiuni* ('operations') and its forms (*operațiunile*, *operațiunilor* – the plural articulated form 'the operations' and its genitive/dative case). The word *operations* collocates with the expression *swap* in phrases like *operațiuni de swap*, *operațiunile/operațiunilor (de) swap* 218 times out of 388, or 56.19% of all instances of the expression *swap*. Unlike with the term *spread*, inflected forms are not widespread in Romanian

language versions: inflected forms constitute only 10.17% of all instances, their raw frequency being 48. As regards hyphenation, the trend seems to be different from that of the term *spread*. Unlike *spread*, hyphenated forms of *SWAP** occur between 2006 and 2010 but not later, although they are found in more texts than the non-hyphenated versions. Just as with the term *SPREAD**, it seems that the translators were searching for appropriate forms, which indicates a dynamic relationship with the texts in the institution. However, there is a tendency towards term fossilisation as time goes by, and institutional uniformity can already be observed. This is in line with the arguments advanced by Koskinen (2008), who writes that the voice of the institution, not the translator, is present in documents translated in institutions. However, the term *institution* can be understood broadly here: it can also potentially mean the language as an institution, with its strict rules of grammar and integration of foreign words. Finally, with reference to the integration of the terms *SWAP* and *SPREAD*, it is important to note that when they are hyphenated, both terms are also italicised in the entire corpus. This meta-linguistic device indicates that both terms are novel in the Romanian language and underlines their foreignness. It is interesting to observe how the hyphen is used as a separator for the italicised and non-italicised parts of the word, emphasising the foreignness of the terms.

There are several possible explanations for such differences between Polish and Romanian subcorpora. One of them is that the Polish language adopts an English word when no direct equivalent can be found (cf. Kochman-Haładaj, 2001) and, hence, *swap* was adopted and *spread* was mostly translated into Polish as there was an equivalent. It is possible that the English term *spread* was adopted so fast in the Romanian language version, even if the texts started being translated later (in 2006, not 2004) because there was no direct equivalent in Romanian and a translation would sound more like a definition.

4.2. Qualitative analysis

In this section, more salient examples from the corpus will be analysed in order to gain a deeper insight into the translation strategies employed by ECB translators and to highlight cases of unusual and creative translation within the institutional framework of uniformity. Examples from earlier texts (2006-09) have been chosen because the translation strategies tend to be less uniform in the texts produced in that period.

(1) Example 1

EN language version	PL language version	RO language version
This is reflected in a corresponding decline of the “ <i>term spread</i> ”, measured by the difference between the yield on a ten-year government bond and the three month EURIBOR. AR 2006	Tendencję tę widać w odpowiednim zmniejszeniu się „rozpiętości terminowej” (ang. <i>term spread</i>), mierzonej różnicą pomiędzy rentownością 10-letnich obligacji skarbowych a trzymiesięczną stopą EURIBOR.	Această evoluție s-a reflectat în scăderea corespunzătoare a „ <i>spread-ului dintre scadențe</i> ”, măsurat ca diferență între randamentul unei obligațiuni de stat la 10 ani și rata EURIBOR la trei luni.
	Back Translation	Back Translation
	These trends can be observed in the corresponding reduction of “ <i>term spread</i> ” (Eng. <i>term spread</i>), which is measured as the difference between the yield of 10-year government bonds and the three-month EURIBOR rate.	This development was reflected in the corresponding fall of the “ <i>spread between terms</i> ” that is measured as the difference between the yield of the 10-year state bond and the three-month EURIBOR rate.

Analysis

In this example, the Polish language version contains a translation of the expression *term spread* („rozpiętości terminowej”) between inverted commas. The English version also uses inverted commas, possibly because the term is new even in English and requires an explanation. It is also interesting that the Polish translator chose to use the English term in brackets. It could be presumed that this was done for the benefit of the readers (specialised audience) as they are more likely to be familiar with the English term.

The Romanian language version also contains inverted commas because the English version does. It also contains the English term *spread* in the genitive case with the definite article. However, the word *spread* is not only integrated but also explained as ‘the spread between terms’. There is no reference to the English term. This could be because the English term is actually a part of the Romanian term; this would make the translation unnecessary, even for the specialised audience.

(2) Example 2

EN language version	PL language version	RO language version
Signs of deterioration in market liquidity are also evident in quoted bid-ask spreads , which have widened significantly. AR 2008	Oznaki pogorszenia płynności rynku widać w rozpiętościach pomiędzy cenami w zleceniach sprzedaży i cenami w zleceniach kupna (ang. <i>quoted bid-ask spreads</i>), które znacznie się poszerzyły.	De asemenea, indicii de deteriorare a lichidității pe aceste piețe s-au manifestat și la nivelul marjelor dintre cotațiile la vânzare și cele la cumpărare , care au cunoscut o majorare semnificativă.
	Back Translation	Back Translation
	Signs of worsening in market liquidity are seen in the spreads between the selling price quotes and buying price quotes (Eng. <i>quoted bid-ask spreads</i>), which have widened significantly.	The signs of deterioration of the liquidity in these markets were also present at the level of the margins between selling quotes and buying quotes , which have experienced a significant increase.

Analysis

Just as in Example 1 above, the Polish language version offers a literal translation of the financial term with the English term provided in brackets. However, unlike in the previous example, the Romanian language version contains a different translation – *marje* ('margins') instead of a form of the word *spread**. This indicates that even in 2008 translators were still searching for an appropriate solution to this translation problem and adds to the argument about the dynamic relationship with the texts and terms at the ECB.

(3) Example 3

EN language version	PL language version	RO language version
BBB-rated corporate bond spreads fluctuated around an average of approximately 75 basis points in 2006. AR 2006	W 2006 r. rozpiętość obligacji korporacyjnych o ratingu BBB oscylowała wokoł 75 punktów bazowych.	<i>Spread</i> -urile asociate obligațiunilor corporative cu calificativul BBB au fluctuat în jurul unei medii de aproximativ 75 puncte de bază.
	Back Translation	Back Translation
	In 2006, BBB-rated spreads of corporate bonds fluctuated around 75 basis points.	The spreads related to the corporate bonds with the BBB rating fluctuated around an average of approximately 75 basis points.

(4) Example 4

EN language version	PL language version	RO language version
The decline in the net issuance activity of nonfinancial corporations became far more marked as of August 2007. This may have been related to the rise in corporate bond spreads AR 2007	od sierpnia 2007 r. spadek działalności emisyjnej netto sektora przedsiębiorstw był o wiele głębszy, co mogło wynikać ze wzrostu spreadów dla obligacji przedsiębiorstw	activitatea de emisiuni nete a societăților nefinanciare a intrat într-un declin mult mai pronunțat începând cu luna august 2007, probabil pe fondul majorării <i>spread</i> -urilor obligațiunilor corporative
	Back Translation	Back Translation
	From September 2007, the decline in net issuance activity of the enterprise sector was much greater, which may have been the effect of the rise in the spreads for corporate bonds	The net issuance activity of nonfinancial companies recorded a much more significant decline starting from August 2007, probably due to the increase in the spreads of corporate bonds .

Analysis

Examples 3 and 4 should be analysed together because they reveal different ways to translate the same expression (*corporate bond spreads*). Both the Polish and the Romanian language versions demonstrate interesting

differences in the way the expressions were translated in 2006 and 2007. In 2006, the term *spread* was translated as *rozpiętość* in the Polish language version. However, the word *spreadów* (plural, genitive case) is used in the 2007 Annual Report. The presence of these inflections shows that the English term was adopted in the economic vocabulary of the ECB Polish texts but it was not used extensively.

As it can be seen from the Romanian examples, the English term *SPREAD* is kept but it is italicised to emphasise its foreignness and Romanian inflections are added to adapt the term to the grammatical requirements of the Romanian language.

(5) Example 5

EN language version	PL language version	RO language version
This is illustrated in Chart B, which shows the spreads against Germany for eight euro area countries (Belgium, Ireland, Greece, Spain, France, Italy, the Netherlands and Portugal). AR 2008	Uwidacznia to Wykres B, który przedstawia rozpiętość spreadów pomiędzy obligacjami w Niemczech i, odpowiednio, w ośmiu krajach strefy euro (Belgii, Grecji, Francji, Irlandii, Włoszech, Holandii Portugalii i Hiszpanii).	Evoluția este ilustrată de Graficul B, care prezintă spread-urile dintre randamentele aferente obligațiunilor de stat din opt țări din zona euro (Belgia, Irlanda, Grecia, Spania, Franța, Italia, Țările de Jos și Portugalia) față de cele ale Germaniei.
	Back Translation	Back Translation
	This is illustrated in Chart B, which shows that spread of the spreads between bonds in Germany and, respectively, in eight Euro area countries (Belgium, Greece, Spain, France, Ireland, Italy, The Netherlands, and Portugal).	This development is illustrated in Chart B, which presents the spreads between government bond yields of eight Euro area countries (Belgium, Ireland, Greece, Spain, France, Italy, The Netherlands and Portugal) compared to those of Germany

Analysis

The Romanian language version in Example 5 above features the same strategy as Examples 3 and 4: the English term is italicised and a hyphen is added to separate the English term from the Romanian inflection. The Polish language

version, on the other hand, exhibits a very interesting new strategy – both the Polish equivalent word (*rozpiętość*) and the adapted English term are present. Therefore, a strange phrase *rozpiętość spreadów* ('the spread of spreads') is found in the document. This phrase appears in the 2008 Annual Report and could be interpreted as a transitional term, an attempt to integrate the loan word into the Polish economic vocabulary.

(6) Example 6

EN language version	PL language version	RO language version
while sovereign spreads vis-à-vis Germany widened considerably for some countries AR 2008	Natomiast spready (rozpiętości) obligacji skarbowych w niektórych krajach odbiegły znacznie od poziomów analogicznych obligacji w Niemczech	iar spread-urile aferente obligațiunilor de stat față de obligațiunile emise de statul german au crescut semnificativ în unele țări
	Back Translation	Back Translation
	In the meantime, spreads (spreads) of government bonds in some countries have widened considerably from the levels of the same bonds in Germany	while government bond spreads grew significantly in other countries compared to the bonds issued by the German state

Analysis

Once again, just as in Examples 3, 4 and 5 above, the Romanian language version features the same strategy for the integration of the loan word. The Polish language version, on the other hand, features both the English term and the Polish translation. It is interesting that while earlier examples (e.g. Examples 1 and 2 that come from Annual Reports 2006 and 2007) show that the English term was given in brackets after the Polish one, in this example, the Polish term is given in brackets and the English one is used as the main term. This indicates a shift from the equivalent Polish expression towards adopting the English term. The term *SPREADS* is also adapted to the rules of the Polish language: the plural ending is added (*spready*).

(7) Example 7

EN language version	PL language version	RO language version
Credit default swap (CDS) spreads for government bonds peaked and stock markets reached a low in March 2009. [...] The favourable developments reversed the trend in non-euro area EU Member States' CDS spreads, money market rates and stock markets. AR 2009	Spready swapów na zwłokę w spłacie kredytu (CDS) dla obligacji skarbowych osiągnęły najwyższe wartości, a giełdy osiągnęły najniższe poziomy w marcu 2009 r. [...] Te pozytywne czynniki odwróciły trend dotyczący spreadów swapów na zwłokę w spłacie kredytu w państwach członkowskich UE spoza strefy euro, stóp rynku pieniężnego oraz giełd.	<i>Spread</i> -urile CDS asociate obligațiunilor de stat au înregistrat un nivel maxim, în timp ce piețele bursiere au atins un minim în luna martie 2009. [...] Evoluțiile favorabile au inversat trendul consemnat de <i>spread</i> -urile CDS din statele membre ale UE din afara zonei euro, randamentele pieței monetare și piețele bursiere
	Back Translation	Back Translation
	Credit default swap (CDS) spreads for government bonds reached their highest value and the markets reached their lowest levels in March 2009 [...] these positive factors reversed the trend for the credit default swap spreads in EU member states outside of the Euro area, money market rates and stock markets.	CDS spreads for government bonds reached the maximum level whilst the stock markets reached the minimum level in March 2009 [...] The favourable developments reversed the trend for CDS spreads in EU member states outside of the Euro area, money market rates and stock markets.

Analysis

The Polish language version exhibits unusual translation choices: this time, the English term is introduced with Polish inflections: *spready/spreadów* with plural nominative/plural genitive. The example comes from the 2009 Annual Report, in which the English term *SPREAD** is used more than in other documents. Analysing examples from 2006 and 2007 through to 2009, it is possible to observe a trend: from a full translation, to the English term with the translation, to the English term only. However, from 2010 to 2013 the number

of instances of *spread* in the Polish language version is much lower. The translators seem to revert back to the equivalent Polish expression *rozpiętość*, but the English expression is still present, albeit rarely. Such a development indicates that the Polish language versions gradually adopt loan words and make them an integral part of the Polish economic vocabulary, but the translator also has the choice to use the Polish equivalent expression.

The Romanian extract does not contain the term *credit default swaps* at all. Instead, it contains the abbreviation – CDS. This probably happens because the document already contains references to CDS and the term is provided in full – see the concordances for the string ‘credit default swaps’ presented in Figure 1. Just as in other examples, the English word is italicised in Example 7, while the Romanian inflection is not. This strategy (providing an abbreviated English term because the full term is provided earlier) has not been discussed in the literature. Providing the term *swaps* without a Romanian inflection is also rather uncommon. It could be argued that this happens due to the fact that the word *swaps* is part of the larger term *credit default swaps*.

389	primelor CDS (credit default swaps) asociate obligatiunilor
390	ad hoc precum Credit default swaps and counterparty risk si
391	TRAPARTIDEI ÎN CREDIT DEFAULT SWAPS (CDS) Conform datelor
	of
392	a operatiunile credit default swaps (CDS) în cazul datoriei
393	numai online). Credit default swaps and counterparty risk, a
394	risc asociate credit default swaps (CDS) suverane din zona
395	aferente CDSs (credit default swaps) pe datoria externa a Am
396	urile aferente credit default swaps (CDS) suverane, instrume
397	concentrat pe credit default swaps (CDS), unde au aparut pr
398	credit (CDS – credit default swaps) au crescut în toate tar

Figure 1. Concordance strings for the search string *CDS*. The strings that have been crossed out are irrelevant because they contain publication titles.

(8) Example 8

EN language version	PL language version	RO language version
<p>This was reflected in significant declines in money market rates and money market spreads. More specifically, spreads between secured and unsecured money market rates declined considerably from their peaks in October 2008, albeit remaining elevated by historical standards.</p> <p>AR 2009</p>	<p>W rezultacie znacznie zmniejszyły się zarówno stopy rynku pieniężnego, jak też rozpiętości pomiędzy nimi. W ujęciu szczegółowym, odnotowano znaczące zbliżenie stóp procentowych zabezpieczonych i niezabezpieczonych transakcji rynku pieniężnego. Rozpiętości pomiędzy tymi stopami – po osiągnięciu wartości szczytowych w październiku 2008 r. – utrzymały się jednak na podwyższonym poziomie w ujęciu historycznym.</p>	<p>Evoluția s-a manifestat prin diminuări semnificative ale ratelor dobânzilor pe piața monetară și ale spreadurilor aferente. Astfel, spread-urile dintre ratele dobânzilor garantate și cele negarantate s-au îngustat considerabil față de nivelurile record consemnate în luna octombrie 2008, deși s-au menținut ridicate din perspectivă istorică.</p>
	Back Translation	Back Translation
	<p>As a result, there was a significant reduction both in the money market rates and spreads between money markets. More specifically, a significant decline in the secured and unsecured money market transaction rates was noted. The spreads between these rates, however, stayed high by historical standards after reaching their peak in October 2008.</p>	<p>The development was visible in the significant decline of the interest rates on the money market and of the respective spreads. Thus, the spreads between secured and unsecured interest rates considerably narrowed compared to the record levels registered in October 2008, although they remained high from a historical perspective.</p>

Analysis

In the Polish extract, a simple strategy of translating the expression with an equivalent linguistic expression has been chosen. The text was produced in 2009 (the year when the English term *spread* occurred most frequently in the Polish language corpus) and it can be seen that the Polish translator chose a Polish expression over the adoption of a foreign term, while the Romanian

language version clearly favours the English expression and integrates it into the language. This is very different from Example 7 above, which also comes from the 2009 Annual Report. Once again, this variety within the same document suggests that there was no universally accepted and institutionally or linguistically regulated way to translate the term and the translators were in the process of searching for the right way to render it in the target language.

In the Romanian extract, the word *spread* is spelt once with a hyphen and once without it: *spreadurilor* (the definite article, genitive case), *spread-urile* (the definite article, nominative case). This indicates that the term is so new in the Romanian economic vocabulary that in 2009 there was still no consistent, established way of using it in writing and the translators were engaged in the process of 'creative searching'. In Romanian, the rules of spelling foreign words are the following: if the final part of the word is pronounced the way it is written, no hyphen is added when the word has a definite article (*bossul*, *linkul*, *weekendul*); if the final part of the word is pronounced differently than how it is written (according to the rules of phonetic writing), a hyphen is added (*mouse-ul*, *site-ul*) because the final E of both words is not pronounced. However, perhaps, due to the novelty of the term, hyphenation is preferred for the term *spread** in the entire Romanian corpus even if the final sound of the word is pronounced as it is written.

5. Conclusion

This study has analysed the strategies for the adoption and adaptation of English loan words in the Romanian and Polish languages, in texts published by the European Central Bank. Mixed research methods (quantitative and qualitative) were used, and the results produced by the qualitative analysis correlate with those of the quantitative analysis, revealing interesting results that could not be found using solely quantitative methods. It was found that the Polish and Romanian economic documents analysed in the present study contain a large number of English loan words, which are adapted and inflected according to the conventions of each language. For instance, in Romanian, the definite article and/or plural forms are added to the English word: *swapurilor*; *spread-urile*, etc., or in Polish, case inflections and plural forms are added: *swapami*, *spreadów*, etc. Although the English loan words as economic terms are integrated (adopted and adapted) into the Polish and Romanian languages, it is not possible to claim that the process is seamless and the words are fully incorporated. Sometimes, additional explanatory terms are introduced (e.g. '*swap transactions*', '*swap operations*'). Word class can also be changed: the noun *swap* becomes an adjective (*swapowy*) in Polish. Finally,

based on the analysis of the language versions, it is possible to conclude that Romanian economic vocabulary tends to be more open towards the introduction of loan words than the Polish one.

There could be multiple reasons for the use of these strategies: institutional requirements (as discussed by Koskinen, 2008), requirements set by national language institutes or personal preferences (cf. Tcaciuc, 2015). Koskinen (2008) conducted ethnographic research and interviewed translators in the European Commission; her research suggests that the institution has a strong influence on translation choices. Tcaciuc (2015), who explored translation practices at the ECB, used a corpus-based approach and questionnaires; her research indicates that the translators make choices but are also influenced by institutions and the rules of the language into which they translate.

Both Polish and Romanian also seem to be looking for creative ways to integrate the loan words: the Polish language version moves from the equivalent Polish expression to both the equivalent expression and the English term with Polish inflections, to the adapted English term only; the Romanian language versions contain hyphenated and non-hyphenated forms with and without italics. This indicates that both languages are searching for ways to adopt and adapt loan words that are an integral part of the fast-evolving economic vocabulary.

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