

# COGNITIVE APPROACH TO ECONOMIC TRANSLATION: THEORETICAL REFLECTION AND PRACTICAL EFFECTS<sup>1</sup>

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## Abstract

Building on the assumption that translation is both a cognitive and a linguistic process, the present article aims to investigate the contribution that a cognitive approach can make to translation research, especially in the field of economics. To account for the cognitive activities underlying the mechanism of conceptualization and linguistic formulation, we shall focus on some key concepts developed in the framework of Cognitive Linguistics and Semantics (model of prototype categorization, notion of *embodiment*, *scenes-and-frames semantics*). Indeed, although economic translation is a specialized domain and therefore marked by features of exactness and terminological precision, it is not free from the problems that every translational activity entails. Economic translators can therefore profit from a linguistic-cognitive approach, integrating the lexical axis and the semantic dimension.

**Keywords:** Economic translation. Conceptualization. Frame. Prototype. Context.

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## 1. Introduction

Every translation is a complex communicative act involving both cognitive and linguistic processes – one needs to “interpréter pour traduire”<sup>2</sup> (Seleskovitch & Lederer 2001), that is, to understand and identify the meaning of a message, transfer it to other cognitive schemata and finally transpose it to another linguistic code. It follows that language competency is essential, but this is insufficient unless supported by conceptual and intertextual skills, whether in the literary field or specialized areas.

Starting from this premise, we will focus our attention on economic translation, a specialized domain that is rapidly growing in professional practice as well as in translator training, yet highly lacking when it comes to theory and systematic translational research (cf. Beuchat 2014: 23 sqq.). There are still many practitioners who exercise their profession without using a theoretical model, in the belief that simply good language skills, an intuitive understanding and practical training are sufficient to ensure quality translations. “Les questions théoriques ne sont pas abordées : elles semblent du domaine du superflu face aux problèmes urgents à régler par des professionnels qui recherchent d’abord une aide ponctuelle à la prise de décision”<sup>3</sup> (Lavault-Olléon 2007: 53).

Yet, some amount of theoretical knowledge, founded on solid linguistic training and a reflection on the mental processes in constructing meaning, is essential for performing translation tasks optimally. André Clas (2005: 4) notes that “[t]out acte, toute décision, tout choix du traducteur a un soubassement théorique, même s’il reste inconscient, et une connaissance relativement encyclopédique”.<sup>4</sup> Without trying to turn translators into linguists, the inclusion of phenomena determining the configuration and operation of a language system, such as fuzzy semantics, polysemy, metaphor, etc. in training programs for translators can no longer be marginalized; quite the reverse – an approach that

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2. [interpret to translate].

3. [Theoretical issues are not addressed – they seem superfluous compared to the urgent issues that need to be dealt with by professionals, who seek quick help to make decisions].

4. [every act, every decision and every choice of the translator has a theoretical basis, even if it is unconscious, and is founded on relatively encyclopedic knowledge].

takes these aspects into account could be successful and improve translation quality, particularly in specialized translation which notoriously poses many problems for professionals (cf. Mejri 2005: 122-125).

In this article, which takes a cognitive perspective, we will see how understanding the underlying conceptual mechanisms of language expressions can allow us to better identify certain linguistic forms and help to guide translation decisions. Lexical and terminological aspects are regarded as important, since they are closely related to cognitive issues and the different ways of conceptualization in a language. Translators will then be able to make justified choices from the range of translation possibilities in order to settle on the most appropriate solutions.

## 2. Cognitive approach to translation

In recent decades, linguistic theories have been increasingly oriented towards logic- and cognition-related perspectives: enunciative, pragmatic and cognitive linguistics; as well as approaches that have questioned the traditional axioms of formalist thinking (componential theory of meaning, separation between semantics and syntax, arbitrary nature of formal categories of language, etc.). In particular, Cognitive Linguistics has contributed to shedding light on the cognitive activities involved in all mechanisms of conceptualization and linguistic formulation (cf. Rollo 2008: 54-55).

These studies have also impacted translation practice, including specialized translation since, as Vandaele (2005: 418) underlines:

L'appréhension du sens dans un domaine de spécialité impose non seulement de prendre du recul à l'égard des unités lexicales prises indépendamment – cela n'est pas nouveau – mais aussi de comprendre les différents modes de conceptualisation mis en œuvre et la façon dont ils se révèlent dans les langues source et cible.<sup>5</sup>

Before entering our main area of interest here, namely, the field of economics and business, it seems appropriate to briefly introduce some of the pivotal concepts of Cognitive Linguistics and Semantics which provide a common thread for translational reflection as a foundation for translational practice.

Associated with a functionalist, anti-formalist tradition, Cognitive Linguistics is a dynamic, holistic, experiential approach to studying language

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5. [Understanding meaning in a specialized domain requires not only stepping back from viewing lexical units independently – this is not new – but also understanding different methods of conceptualization and how they are revealed in the source and target languages].

and cognitive reasoning that advocates a dialectical relationship between language ability and other aspects of human cognition.

By virtue of its categorizing function, language is not limited to reproducing objective reality but imposes an interpretative grid on it; in other words, it is a way of organizing our knowledge of the world. The way we divide things into semantic categories varies according to our experience, needs and experiences, which differ greatly between cultures. This is the experientialist position adopted by cognitive linguists (cf. Geeraerts & Cuyckens 2007: 5). Linguistic categories are simply conceptual categories put into words at the lexical or grammatical level, “l’expression linguistique ne faisant que témoigner de la conceptualisation sous-jacente”<sup>6</sup> (Vandaele 2005: 428).

Moreover, the process of meaning has corporal foundations that directly influence our thought structures. One of the innovative concepts of Cognitive Semantics is precisely that of *embodiment* or ‘embodied cognition’, according to which the human mind is not an abstract entity but is incorporated in a body which interacts with the external environment and provides it with sensory perceptions. The mind is therefore conditioned by the speaker’s body and biological dimension (perceptive and motor properties) as well as by the laws of the external world (such as the law of gravity). The identification of an experiential foundation of thought and language reflects the principle of motivation that underlies language as a system.

All these aspects must necessarily be taken into account by translators who, in passing from one language to another, need to think carefully at the cognitive and lexico-terminological levels in order to retrace the conceptual map (*mapping*) that underlies a particular text in its constructive conceptual elements (semantics of keywords, logical relationships and semantics between concepts,...) in order to correctly transpose the message (cf. Dancette & Halimi 2005: 554). This is even more true when dealing with pragmatic texts regarding particularly important issues (as is the case for economic or legal documents, which often have a decisional intent), where misinterpretations, mistranslations or ambiguous terms can affect the overall meaning of the message and compromise the target audience’s understanding of the text.

As a categorization model, the cognitive approach favors the prototype theory. Developed by psychologist Eleanor Rosch and later applied to linguistics, it offers a more flexible alternative paradigm than the rigidity of the classical CNS (*Conditions nécessaires et suffisantes*) model, according to which it is necessary and sufficient for an entity to have the defining features of a

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6. [the linguistic expression simply giving evidence of the underlying conceptualization].

category in order to belong there. Given that categorization is not defined by a single criterion, the prototype model allows us to make intermediate zones between different categories and classify members of the same category on the basis of family resemblance. Through Wittgenstein's notion of similarity or family resemblance, the standard version of the prototype – considering that all members of a category have at least one attribute in common with the prototype or best example of the group – gradually becomes an extended or polysemic version. This opens the way for multi-referential conceptions of categories and is applicable to phenomena with multiple meanings. In other words, we conceive that a category includes different meanings of a word and thus the different referents which it reflects. Within the category, all meanings are linked together by one or more connections and are described in terms of prototype effects, from the main meaning to the peripheral meanings (cf. Kleiber 1990: 147 sqq.). Hence, the prototype model is more adapted to organizing the gradation of abstract concepts and lexico-pragmatic phenomena (such as polysemy), for which it is impossible to define clear-cut boundaries. The representation of entities as a set of discrete categories thus gives way to the idea of a continuum where we can identify more or less prominent elements for each category.

Among the useful concepts for identifying conceptually salient elements is the idea of *figure/ground alignment*. According to the *figure/ground* principle of perception which Cognitive Semantics borrowed from *Gestalt* psychology, when we perceive an object outside the linguistic environment, it appears as a perceptually prominent element (*figure*), which stands out from the rest (*ground* or background) (Talmy 1978). The choice of salient element we focus our attention on is often determined by cultural factors, even if, alongside the subjective perceptions of each individual, there are entities which are cognitively and ontologically more prominent than others and thus more apt to play the role of *figure* in a configuration.

The theory of *figure/ground alignment* is part of Fillmore's (1977) *scenes-and-frames semantics*: the act of understanding a text is triggered by the words of the text and the grammatical rules that link them (*linguistic frames*), as well as the socio-cultural background and experiences that the receiver has stored in his or her long-term memory and that he or she re-activates upon contact with these words, so as to build the production of conceptual events or *cognitive scenes*.<sup>7</sup>

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7. In fact, in his following work, Fillmore (1985) redefined the notion of *frame*, fully giving it the status of cognitive structure, "knowledge of which is presupposed for the concepts encoded by the words" (Fillmore & Atkins 1992: 75).

During the translation phase, the source text, written by the transmitter based on his or her repertoire of *cognitive scenes*, provides *frames* through its linguistic components, which in turn evoke a series of cognitive scenes composed of central (prototypical) elements and marginal (peripheral) elements in the mind of the reader-translator. These scenes reflect the translator's representation of the world according to his or her own perception, personal experience and cultural model of reference. Based on the activated scenes, the translator must find suitable *frames* in the target language so as to recreate a *gestalt* (cf. Snell-Hornby 1995: 81). The constructed *frames* are more alike if the cultures in question are closer; if the source language/culture and the target language/culture share neither the same models nor the same scenes, the translator will need to focus on the evoked elements in a different way and choose another element that is prototypical, and therefore lexicalized, in the target culture.

Finally, the concept of situational context, strongly re-evaluated by cognitive studies, also plays a key role in the development of semantic definitions. This involves considering areas where strong socio-cultural differences exist between different languages, as well as professional work situations. Often, context can partially or even completely change the meaning of a term or phrase; resorting only to dictionaries without taking into account the situational context and each speaker's cultural background may thus be insufficient or even devastating when it comes to choosing the most appropriate expression in the target language.

In brief:

*Il est [...] clair que la langue n'est pas inscrite dans les dictionnaires mais dans la tête de ceux qui la parlent. Dès lors, pour bien en comprendre la nature, il convient de se pencher sur l'univers conceptuel à partir duquel ces signes ont été formés*<sup>8</sup> (Delbecq 2002: 31).

### 3. Economic translation from a cognitive perspective

Following the cognitive trail we have so far described, we will now more closely address the specificities of economic translation. Currently one of the most globally in-demand specializations, it is marked by an intersection between language, economy and globalization.

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8. [It is [...] clear that language is not written in dictionaries, but in the minds of those who speak it. Therefore, to fully understand its nature, we should examine the conceptual universe from which these signs were formed].

As editors of thousands of documents that facilitate international communication, economic translators are above all expected to have a solid grasp of the highly technical terms dispersed throughout the texts for translation, as well as the concepts they refer to and the inherent ideas. In daily practice, given the scale and dynamism of the domains in question (marketing, accounting, economics mechanisms, financial operations, stock market, etc.), this is not an easy task. As Dancette (1992: 199) pointed out, we must also consider that the field of economics and trade is characterized by “des échanges linguistiques subissant des influences complexes, [...] reflet de pratiques qui appartiennent à des systèmes culturels différents”,<sup>9</sup> which explains the huge richness and variety of economic vocabulary.

*Etant donné son rôle de médiateur entre les langues et les cultures, le traducteur doit posséder les outils conceptuels et les connaissances lui permettant de mettre la langue pleinement au service de la société. La seule connaissance linguistique, le savoir-faire des mots, ne saurait toutefois suffire à faire d'un honnête professionnel un excellent traducteur. Il lui faut aussi une solide culture [...] une compétence fondée sur la polyvalence que les forces d'une économie désormais globale dictent au pigiste<sup>10</sup> (Gémar 2007: 34).*

Aside from a wide knowledge of the relevant discipline (or theme) and its terminology, translators must be equally competent with regard to the cognitive architecture of the languages being compared. From a cognitive point of view, terms are conceptual units representing knowledge nodes that are linguistically projected through designated names, and constitute the conceptual structure of a specialized field (cf. Cabré 2010: 357). This definition integrates with that proposed by Vandaele and Raffo (2008: 15): “les termes sont des dénominations spécialisées, c'est-à-dire des expressions linguistiques codées renvoyant à des catégories d'un domaine de connaissance, autorisant une économie de moyens au sein du discours”.<sup>11</sup>

As we will see on the following pages, simply having a good knowledge of the terms is not enough to master a specialized field. One must also consider

9. [linguistic exchanges having complex influences, [...] reflect practices that belong to different cultural systems].

10. [Given their role of mediator between languages and cultures, translators must possess the conceptual tools and knowledge to allow them to put language fully at the service of society. Linguistic knowledge alone, a knowledge of words, would not be enough to make an honest professional an excellent translator. They also need a solid grasp of the culture [...] a skill based on the versatility which the forces of a now global economy require of freelancers].

11. [terms are specialized names, that is to say, coded language expressions that refer to categories of a field of knowledge, allowing an economy of means during discourse].



many pragmatic-cognitive aspects, such as the process of categorizing and naming, prototype phenomena and conceptual metaphors, which are not covered by traditional terminology theory. Many aspects are still underdeveloped in economic and financial translation studies which, from a cognitive perspective, primarily address questions related to conceptual metaphors and translation issues when transferring from one language to another (cf. Serón 2005; Vinti 2006; Gallego 2010; Rollo forthcoming).

### 3.1 Differences in conceptualization between French and Italian

It is customary to believe that specialized languages are subject to the principle of conceptual identity, under the terminological premise of Wüster's matrix advocating a 1:1 bi-univocal relationship between signifier and meaning:<sup>12</sup> this principle of isomorphism or unambiguity invoked by classical terminology, which is inspired by structuralism, has a purely onomasiological perspective. In reality, it is not always the case, since most terms encompass rather vast ideas and their meaning is influenced by context. This has been attested by some terminologists who, moving towards a semasiological approach, were led to question or at least limit the radical vision of the traditional approach (cf. Thoiron & Béjoint 2010: 106-107).

Indeed, the cognitive approach highlights that the process of naming is strictly linked to the process of conceptualization: each term with its corresponding concept reveals the language group's way of conceiving and interpreting its own reality, the properties that are considered central and are therefore expressed in communication, and those that are neglected. Following the footsteps of cognitive semanticists, Temmerman (2000) proposes *Sociocognitive Terminology* as an alternative approach to terminological description. This focuses on the interaction between the human mind, the external world (our knowledge of the world is of an experiential nature) and language, and recognizes the cognitive potential of terminology in specialized fields.

Regarding translation, different understandings of reality can mean that the terms used to describe the same concept in a source language and a target language may be homologous, without, however, being identical or fully equivalent, since they may illuminate different characteristics of the concept (cf. Béjoint & Thoiron 1996; Dancette 1997).

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12. It must be noted that this is the general orientation of Wüster's terminology theory, who himself qualified the bi-univocal principle, admitting it was a difficult, if not impossible, ideal to achieve, particularly in general language but also in specialized language.

In terms of economics and business language, there are numerous cases that reveal a divergent focus in French and Italian terminology. For example, the French term *coût de la main-d'œuvre* (sometimes called *coût du travail* or *prix du travail*) corresponds in Italian to 'costo del lavoro' (more frequently than 'costo della manodopera'): thus, where French brings the concrete idea of work to the forefront – in this sense the labor sustained by workers – Italian favors a more abstract conceptual representation that is verbally realized through the use of the generic 'lavoro', indicating all kinds of work, e.g. a task, an activity, a job, labor, or a piece of work.

In Italian, the term 'indennità di contingenza' (or, more rarely, 'indennità di carovita'), translated into French as *indemnité de cherté de vie* or *indemnité / allocation de vie chère* (in law, *allocation de raccordement* is used), is used to refer to a temporary allowance granted for a particular situation, a small addition to remuneration or payment. The term 'contingenza' is used frequently in Italian economic language to refer to circumstantial phenomena such as particular scenarios or accidental situations; the idea of contingency, already slightly obscure, suggests something that will pass, occurring for a limited amount of time. French uses a more transparent expression which makes the salient concept explicit: *l'agumentation du coût de la vie*.

We can also find terms that have several translation equivalents depending on the context of use. This is the case with the French term *prime*, used in several syntagmata: *prime à l'emploi* ('incentivo all'occupazione'), *prime d'encouragement* ('incentivo'), *prime de rendement / de productivité* ('premio di rendimento / di produttività'), *prime d'ancienneté* ('premio di anzianità') and *prime de licenciement* ('indennità, contributo di licenziamento') related to work; *prime de naissance* ('premio alla nascita), *prime de déménagement* ('indennità di trasloco') and *prime de réinstallation* ('indennità di nuova sistemazione') in social welfare. The equivalent Italian terms focus on particular traits of the concept referred to by *prime*, depending on the context: for example, the terms 'premio/incentivo' relate to positive situations – more precisely, 'premio' is associated with the idea of a reward or award and 'incentivo' is a form of support and encouragement – while the term 'indennità' is used in negative situations (*prime* in the sense of *compensation* or *dédommagement*).

Another terminological unit is *traitements et salaires*. In the finance domain, there are *traitements et salaires* ('stipendi e salari'), *traitements et salaires étrangers* ('redditi / emolumenti percepiti all'estero') and *salaires et traitements en nature* ('retribuzioni in natura'), which is also used in administrative law; regarding tax, there is *impôt sur les traitements et salaires* ('imposta sui salari');

in accounting and economic activity in general, *traitements et salaires bruts* ('retribuzioni lorde') and *traitements et salaires directs* ('retribuzioni di base').

Going from Italian, note the different uses and translations in French of the term 'sconto', illustrated in the table below.

IT	FR	FIELD
sconto, deduzione	<i>escompte, retenue, précompte (réduction du montant d'une dette à terme, lorsqu'elle est payée avant l'échéance)</i>	FINANCE (BANKING)
sconto (ribasso)	<i>rabais (réduction sur les prix de vente accordée aux clients en raison d'un défaut de qualité des produits ou de non-conformité des produits avec la commande), remise (réduction proposée à un client sur un achat ultérieur)</i>	LAW, ECONOMIC AND COMMERCIAL EXCHANGES
sconto	<i>escompte</i>	ACCOUNTING
scontare	<i>escompter (accorder un escompte, une déduction d'une remise calculée selon le temps restant à courir jusqu'à l'échéance d'un effet de commerce)</i>	FINANCE (BANKING)
scontare (ridurre il prezzo)	<i>rabattre le prix / sur le prix, rabattre du prix une certaine somme (diminuer, déduire, retrancher du prix)</i>	LAW
sconto, prezzo scontato	<i>discompte, prix discompte, prix discompté (système de commercialisation permettant d'offrir au client des produits à prix réduit)</i>	ECONOMIC ACTIVITY
discount, magazzino discount, magazzino di sconto, discount	<i>magasin discount, magasin de rabais, magasin (de) discompte, magasin minimarge, minimarge</i>	ECONOMIC AND COMMERCIAL EXCHANGES
analisi dei flussi di cassa scontati, metodo dei flussi di cassa attualizzati	<i>méthode du flux monétaire actualisé, méthode des flux de trésorerie actualisés</i>	ECONOMIC ACTIVITY
sconto, storno	<i>ristourne (réduction accordée dans le cadre d'une transaction commerciale sur le montant global des ventes d'une certaine période : mois, trimestre,...)</i>	ECONOMIC EXCHANGES, COMMUNICATION
sconto, riduzione, detrazione, abbassamento	<i>abattement</i>	LAW, SOCIAL SCIENCE

Some examples:

- 1) IT: Istituito di credito prevede uno sconto del 2% per i debiti saldati prima della fine dell'anno = FR: *L'établissement de crédit prévoit un escompte de 2% pour les dettes payées avant la fin de l'année*
- 2) IT: Modalità di pagamento: in contanti con sconto del 3%; uno sconto del 2,5% è previsto per ordini superiori a € 25 000 = FR: *Règlement : au comptant, avec un escompte de 3% et une remise de 2,5% pour toute commande dépassant 25 000 €*
- 3) IT: Gradiremmo sapere se poteste accordarci uno sconto del 4% sul prezzo di listino, in quanto i Vostri prezzi ci sembrano superiori a quelli della concorrenza = FR: *Nous vous saurions gré de nous faire savoir si vous êtes disposés à nous accorder une remise de 4% sur les prix-catalogue, puisqu'il nous semble que vos prix sont supérieurs à ceux de la concurrence*
- 4) IT: Ci scusiamo per l'inconveniente e vi accordiamo lo sconto del 35% che ci avete richiesto sull'importo della fattura = FR: *Nous vous prions de nous excuser pour cet incident et nous nous empressons de vous accorder le rabais de 35% que vous nous avez demandé sur le montant de la facture*
- 5) IT: Il fornitore dovrà concedere uno sconto / uno storno dell'1% sugli acquisti di materie prime effettuati nel primo semestre dell'esercizio = FR: *Le fournisseur devra accorder une ristourne de 1% sur les achats de matières premières effectués au cours du premier semestre de l'exercice*

Thus, the term 'sconto' clearly evokes a multitude of cognitive scenes, expressed through different *frames* in French.

As illustrated by the examples above, it is essential for translators to carefully reflect on the linguistic and cognitive dimensions of a term and the context in which it is used before selecting the right translation, especially when faced with terms that have a broad semantic spectrum, with elusive nuances out of context. Even if there are already codified equivalents for complex terms such as *prime à l'emploi*, *prime de licenciement*, *traitements et salaires bruts*, etc., for which specialized dictionaries and collocation lists prove to be important allies in the translation phase, it is a different story for simple terms with no direct correspondence in the target language and for which the range of translation options is rather broad. In such cases, even terminology databases and specialized glossaries such as IATE or the *Vocabulaire de l'économie et des finances* (2012) for example, as comprehensive as they are, cannot be considered the solution to all problems.

Dancette (1995: 160) warns against "l'illusion ou le piège de l'équivalent presse-bouton",<sup>13</sup> as no dictionary alone can claim to be terminologically com-

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13. [the illusion or trap of the push-button equivalent].

plete. One must therefore identify the overall conceptual organization of the knowledge areas that the terms relate to, the interaction between cognition and naming being essential to determine the exact meaning of the terms, and find correct equivalents. This is scrupulous work that requires the translator to have extensive expertise, do a preliminary evaluation of the context, and systematically consult resources (including researching authentic documents in the same field).<sup>14</sup>

Finally, conceptual representation can be seen as the point where translation and terminology work converge, a key factor in developing terminological resources<sup>15</sup> which contribute to acquiring knowledge (cf. Faber & Gómez-Moreno 2012: 84).

### 3.2. Economic language – general language – specialized language: communicative categories

The line between general language and specialized language is also rather vague. It would be appropriate to think of a continuum, with specialized language being mapped as “l’usage d’une langue naturelle pour rendre compte techniquement de connaissances spécialisées”<sup>16</sup> (Lerat 1995: 21) through specific terms in specialized communication.

*Tracer une limite entre langue générale et langue de spécialité est utile, ne serait-ce que pour circonscrire l’objet d’étude, mais tout indique que le mode de fonctionnement est semblable : comment pourrait-il en être autrement, comment les mécanismes cognitifs pourraient-ils différer entre la vie quotidienne et l’activité scientifique ?*<sup>17</sup> (Vandaele 2005: 427).

Economic language retains many words from common language which undergo a semantic redefinition: restricted meaning (semantic specialization), glossing

14. Two dictionaries still deserve to be mentioned as tools to help users construct a semantic and conceptual network for a term; they are, as Dancette (2003: 154-155) recalls: *Dictionnaire d’apprentissage du français des affaires* and *Dictionnaire analytique de la distribution / Analytical Dictionary of Retailing*.

15. As Lacroix (2010) asserts, terminology research involves more than simply using a bilingual dictionary or database to find an equivalent term; an in-depth analysis of the associated systems and concepts and an excellent knowledge of how the language works are also required. Among the various textual resources, *parallel corpora* and *comparable corpora* are very useful for reflecting on the conceptual organization and shaping of the same types of material (identical or similar communicative function and situation) in different languages.

16. [the use of natural language to technically render specialized knowledge].

17. [Drawing a line between general language and specialized language is useful; it would only be to surround the object of study, but everything suggests that the manner of operation is similar: how could it be otherwise, how could cognitive mechanisms be different between everyday life and scientific activity?].

of the meaning or a new meaning (neosemy). Used in a specialized context, these words activate conceptual configurations specific to the field in question. Let us examine a few examples.

The verb *mondialiser*, from the adjective *mondial*, has established itself in the economic domain with the sense of having a global dimension or 'to go global'. In parallel, the pair *global* and *globalisation*, modeled on English, has gradually spread, with the term *globalisation*, first used to designate a new configuration of 'mondialisation', now having established itself as a synonym; hence the use of the adjective *global* (standard meaning: 'général', e.g. *montant global* = 'importo complessivo') to denote 'mondial, planétaire', used to describe world economy. Italian has also adopted this meaning of the adjective 'globale', even if it tends to prefer the English *global*: for example, *alter-mondialisme* and *alter-mondialiste* are translated as 'movimento *no global*' and '*no global*'.

In the complex term *sincérité des comptes* we find the common word *sincérité* used in a technical sense, equivalent to 'veridicità di bilancio' in Italian where a term from a more formal register is used.

The word *créneau*, whose common translation is 'apertura, feritoia', gives us an example of a conceptual metaphor applied to naming in the economic and commercial field, where it refers to a market segment ('segmento, nicchia di mercato').

Likewise, in a sort of return trip between general language and specialized language, general vocabulary can be contaminated by specialized terms. This is the case with words such as *inflation* ('inflazione'), whose original meaning of 'loss of purchasing power of money leading to a general increase in prices' is reflected in the common lexicon as 'expansion, increase of a phenomenon, excessive repetition of an argument'; or *actions à la hausse / à la baisse* ('azioni in rialzo / in ribasso'), which is used in the economic, financial and legal fields, and also to speak about someone's reputation.

Moreover, note that the boundaries between specialized vocabularies are not well defined, and different domains are often connected by reciprocal exchanges. As Resche (2002:13) recalls:

*Il s'avère que la tendance à la pluridisciplinarité, les progrès rapides en matière de recherche, et les échanges facilités par les technologies nouvelles ont conduit à un décloisonnement des domaines. Les domaines spécialisés [...] ne sont plus imperméables, les frontières s'estompent et les terminologies qui sont l'expression des notions ne sont pas des monolithes.*<sup>18</sup>

18. [It turns out that the trend towards multidisciplinary, rapid advances in research, and exchanges facilitated by new technologies have led to a decompartmentalization of

In many texts produced in the business domain, economic vocabulary intersects with political or legal-administrative language (e.g. contracts, disputes, corporate law and international economic policy), thus requiring a large effort to understand the terminology and render the exact meaning in the target language.

Here are some examples:

- 6) FR: *Règlement extrajudiciaire des différends internationaux* = IT: Risoluzione stragiudiziale delle vertenze (controversie) internazionali
- 7) FR: *Sentence arbitraire* = IT: Lodo, sentenza arbitrale
- 8) FR: *Droit (impôt) de douane / d'accise / fiscal / de succession / de timbre* = IT: Dazio doganale / accisa (imposta di consumo) / diritto fiscale (tributario) / tassa di successione (diritto successorio / di successione) / imposta di bollo
- 9) FR: *Action libérée / partiellement libérée* = IT: Azione liberata / non interamente versata
- 10) FR: *Société coquille* = IT: *Shell company* (Conchiglia societaria vuota)
- 11) FR: *Société qui vole au secours d'une autre société menacée d'un raid / d'une OPA* = IT: Cavaliere bianco (*White Knight*) in difesa di un proprietario minacciato da un raid / dalla scalata di un'altra società
- 12) FR: *Action de groupe* = IT: *Class action*
- 13) FR: *Détaxe* = IT: *Duty free* (or 'esonero fiscale, franchigia doganale')
- 14) FR: *Les recettes affectées externes devraient faire l'objet d'un report de droit* = IT: Le entrate con destinazione specifica esterne dovrebbero essere riportate automaticamente

It can be seen that, among other elements, Italian assimilates English terminology much more than French which more often opts for translational neonymy (new formations) and the use of calques.

### 3.3 *The prototype model: categorizing and translating polysemic terms*

It seems clear that just as human categories do not have rigid confines, conceptual and linguistic categories are not watertight compartments either; there are areas of uncertainty and overlap which suggest a sort of continuity.

Based on identifying the salient properties of a concept or entity, the prototype model, which is the foundation of the semantic-cognitive conception

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domains. Specialized fields [...] are no longer impermeable, the boundaries are becoming blurred and the terms that express their concepts are not monolithic].

of lexicon, is a valuable instrument for defining terms – especially polysemic terms which, obviously, are not absent from the field of economics. Indeed, although we frequently return to the characteristics of monosemy, unambiguity, precise definitions and purely referential meanings, with regard to the specific traits of specialized language terminology, “les termes, comme les mots, tendent à la polysémie à partir du moment où ils s’insèrent dans des discours – ce qui est quand même le cas de la plupart d’entre eux”<sup>19</sup> (Thoiron & Béjoint 2010: 107).

One of the distinctive characteristics of Cognitive Semantics is the assertion that there is no net separation between semantics and pragmatics or between the conventional linguistic meaning and contextual interpretations; rather, there is an encyclopedic meaning that is rendered in different contexts of use. It is up to the translator, if necessary, to identify the different meanings of a term, detect the most central or prototypical sense compared to others that are more marginal or peripheral, and choose the appropriate equivalent.

Let us explore the word *portefeuille*, whose primary meaning of ‘serviette, envelope’ provides the departure point for other, more general or more specific meanings which all share elements of a common meaning. In French, *portefeuille* can refer to:

- a) envelope, a pouch of cloth or leather for enclosing papers
- b) leather satchel or briefcase, with pockets and compartments, in which to keep and carry papers, books, etc.
- c) small pocket-like bag, usually made of leather, for bank notes, paper, business cards, etc. (synonym: *porte-monnaie*)
- d) (*Political*) (*fig.*) title or function of minister (e.g. *le portefeuille des Affaires étrangères*)
- e) (*Finance*) all the bills of exchange and securities held by an individual, bank or company (e.g. *portefeuille titres*)
- f) collection of drawings or prints (e.g. *le portefeuille d’un peintre*).

The corresponding Italian translations are:

- a) ‘custodia, astuccio’
- b) ‘cartella, borsa portadocumenti’
- c) ‘portafoglio’ in the literal sense
- d) ‘portafoglio’ in a figurative sense, by metaphorical extension

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19. [terms, like words, tend towards polysemy from the moment they are used in discourse – which is the case with most of them].



- e) 'portafoglio' in a figurative sense, by metonymic extension
- f) 'collezione, raccolta'.

Examples:

- 15) FR: *Le nouveau Ministre sans portefeuille* = IT: Il nuovo Ministro senza portafoglio
- 16) FR: *Les portefeuilles des fonds de pensions peuvent constituer une remarquable contribution à la stabilité du marché financier* = IT: I portafogli dei fondi pensione possono costituire un notevole contributo alla stabilità del mercato finanziario

It can be noted that the multiple meanings of a word are distinguished by a difference in prominence, all the while remaining connected by systematic links (process of generalization and/or specialization, metaphorical relationship of resemblance, metonymic relationship of contiguity); all this can be represented as a radial network, organized around a number of prototypical traits.

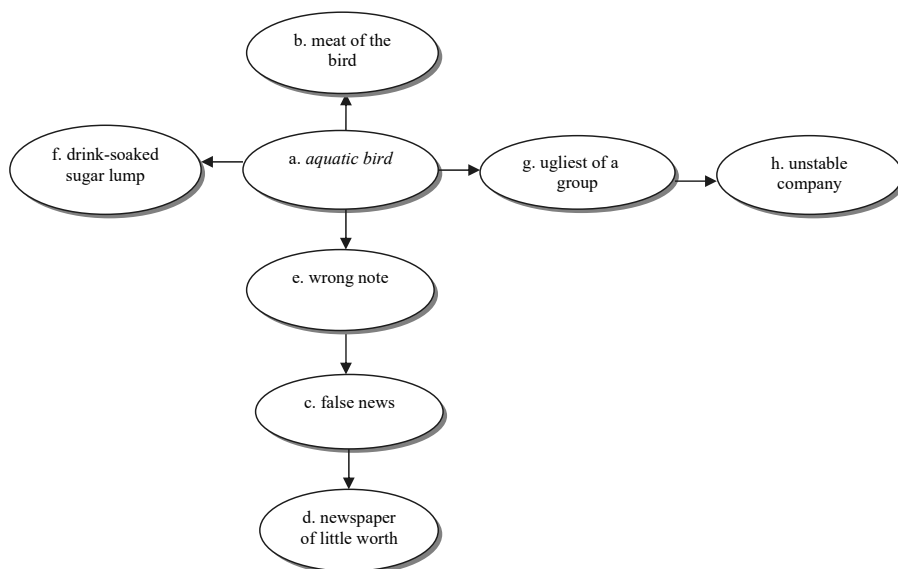
Let us examine the configuration of the sense of the word *canard*, which in French is polysemic, as illustrated by Delbecque (2002: 55-57), reproduced below. The expression *canard boiteux*, used in the field of economics to talk about an unstable, now unproductive company, has been added here. In Italian, the corresponding expression loses the metaphor: 'impresa malandata, in cattivo stato, non più produttiva'.<sup>20</sup>

Extensions of the meaning of *canard*, from the primary meaning to peripheral meanings:

- |                                      |   |
|--------------------------------------|---|
|                                      | aquatic bird  |
| → ( <i>Metonymy</i> )                | b. meat of the bird                                 |
| → ( <i>Metaphor</i> )                | c. false news (in the media)                        |
| → ( <i>Specialization</i> )          | d. newspaper of little worth or importance          |
|                                      | e. blaring/obvious wrong musical note               |
| → ( <i>Generalization</i> )          | g. the ugliest of a group                           |
| → ( <i>Metaphor/Specialization</i> ) | h. unstable company (unsteady like an aquatic bird) |
| → ( <i>Specialization</i> )          | f. a lump of sugar dipped in a drink                |

20. The literal expression 'anatra zoppa', a calque from the English *lame duck*, is prevalent exclusively in Italian journalistic and political jargon to indicate the President of the United States in his second term without a majority in Congress and, by extension, a politician who is not able to exercise power his institutional position.

Radial network of the meanings of *canard*:



This last example seems to illustrate well what was previously stated about the relationship between general language and specialized language, word polysemy and the presence of metaphors in the conceptualization of many ideas, not only in common language but also in sectorial communication, as in the case of economics (which will be the topic of section 3.4). Once semantic configurations have been established, translators can ascertain if there is a conceptual equivalence in the two languages or not, after which they can choose the most appropriate translation.

### 3.3.1 Complex terms and multiple concepts

A lexical unit can also be part of a specialized name or complex term, each of which may refer to a specific concept depending on the context (cf. Vandaele & Raffo 2008). For example, this is the case with the unit *action* which we can observe in several predicate units (the normal type being the verb or qualifying adjective) constructed around the central meaning ‘act, action’:

a) initiatives or projects in the field of education (Erasmus)

17) FR: *Programme d'action communautaire en matière de mobilité des étudiants* = IT: *Programma comunitario d'azione in materia di mobilità degli studenti*

b) combat, fight

18) FR: *Action politique / militaire / directe* (grèves, manifestations) = IT: *Azione politica / militare / diretta*

c) exercising a legal right (prosecution, appeal)

19) FR: *Action mobilière / immobilière* = IT: *Azione mobiliare / immobiliare*

20) FR: *Action civile / pénale / légale* = IT: *Azione civile / penale / legale*

d) financial or banking operation conducted quickly in order to seize an opportunity

21) FR: *Action éclair* = IT: *Hit-and-run* (operazione, azione lampo)

Note the term's metaphorical component here, and the English loan word in Italian.

e) in Italian, a disturbance which compromises the continuation of proceedings (e.g. in EU meetings or parliamentary work)

22) FR: *Agitation* = IT: *Azione di disturbo, tumulto*

The different terminological syntagmata above (*action communautaire*, *action politique*, *action mobilière*, etc.) constitute specific terms of the generic *action*, whose basic meaning does not change – there are no extensions of meaning since the unit retains the same lexical sense – but they each represent a distinct idea.

In financial and accounting terminology, the term *action* refers to a transferable, negotiable title representing a fraction of share capital (bond, share, value); however, this is a case of homonymy, since the term used with this meaning has a distinct etymon compared to the previous cases, giving rise to two entries in the dictionary (1. déb. XII<sup>e</sup>, lat. *actio* [for the meanings presented above]; 2. XVII<sup>e</sup>, probabl. de *action*, 'dette active', par le holl. *actie* [for the financial sector]) (*Le Petit Robert*, 2012).

Indeed, many studies inherent in the construction of meaning have shown that “il n'y a pas de coupure nette entre ces deux phénomènes”<sup>21</sup> (Victorri & Fuchs, 1996: 5) and the distinction between homonymy and polysemy is often lexicographically arbitrary.

21. [there is no clear break between the two phenomena].

- 23) FR: *Action nominative / au porteur / titre d'action / certificat d'action* = IT: Azione nominativa / al portatore / titolo azionario / certificato azionario
- 24) FR: *Action à dividende prioritaire (ADP)* = IT: Azione privilegiata (preferenziale)
- 25) FR: *Action en or* = IT: *Golden share*

This last example confirms the tendency in Italian to integrate internationally supported and approved English loan words in its vocabulary.

Below is another case of divergence between French and Italian, pertaining to the fact that the legal frameworks of reference are not completely equivalent:

- 26) FR: *Société anonyme / S.A. / Soc. an.* (this term, denoting one of the three types of limited/incorporated company in France, is often used as a generic word for the category) = IT: Società per azioni / S.p.A. (the term 'società anonima' was suppressed by the Italian Civil Code in 1942, which introduced the distinction between 'società per azioni' and 'società a responsabilità limitata')

Ultimately, "l'équivalence interlinguistique des termes passe par la détermination de la notion"<sup>22</sup> (Vandaele & Raffo 2008: 15) as well as being aware of the situational and cultural context, which connotes and restricts the meaning of the terms.

### 3.4. Embodiment and conceptual metaphors

The association between a concrete conceptual domain (e.g. *canard* = animal) and an abstract domain (e.g. *canard* = false news, *canard boiteux* = unstable, precarious business) through a process of metaphorization offers a classic example of the concept of *embodiment*, considering that even abstract concepts, which do not derive directly from corporal experience, are connected through imaginative processes such as metaphor, which helps anchor the mental representation and linguistic expression of an abstract concept to a concrete reference derived from a visual, motor or other such experience.<sup>23</sup> In other words, we project the representation of a source concept (usually

22. [the interlinguistic equivalence of terms requires determining the concept].

23. Cognitive linguists make a terminological distinction between metaphor – the actual cognitive activity, the operation of *mapping* between two conceptual fields or frames – and *metaphorical expression*, that is, the verbal occurrence or linguistic realization of underlying mental structures, which are themselves metaphorical.

concrete or, in any case, already known, and thus clear) onto a target concept (more complex and difficult to access) to facilitate our understanding of it.

Several studies conducted in Cognitive Semantics have underlined the importance of metaphorical conceptualization in language structure; on this topic, we can recall Vandaele's work in biomedicine and Temmerman's research in the field of life sciences, or even Mirowski on the relationship between economics and physics, which show that "la compréhension de nouveaux domaines de recherche et les connaissances scientifiques se développent notamment par le biais du raisonnement métaphorique"<sup>24</sup> (Temmerman 2007: 72). In parallel, the exchange between different specialized or general fields which underlies the creation of conceptual metaphors reveals an essential expedient for terminological evolution and enrichment.

Economic language is permeated with systematic metaphorical expressions such as *échelle mobile*, *serpent monétaire/fiscal* and *chute de la demande*. Used particularly in scientific popularization publications, but also present in specialized texts, metaphors allow us to conceptualize economic concepts as physical entities – often animate and with a spatial orientation – or as patients, buildings, weather phenomena, etc. (for example, *la croissance des affaires fléchit*; *marché en pleine convalescence*; *santé financière*; *baromètre de confiance des investisseurs*). We can also draw from sports, military, aeronautical and maritime vocabulary, for example: *retraite prudente des investisseurs*; *décollage d'une entreprise*; *l'économie a le vent en poupe*. Being cognitive patterns specific to a community of speakers and evoking specific perceptions of reality, conceptual metaphors are part of the ICMs (Idealized Cognitive Models) that dominate a population's cultural vision (cf. Lakoff & Johnson 1980; Lakoff 1987).

Without going into detail about the types of economic metaphors analyzed in inter-domain projections, following the cognitive approach (for an overview of this subject, please refer to Rollo 2012), we will limit ourselves here to presenting some practical examples of translation arrangements from French to Italian. Being two fairly similar languages from a sociocultural perspective, the epistemological and ontological associations between different conceptual domains are by and large the same, which increases the degree of translatability. However, the fact remains that certain expressions have idiosyncratic configurations, referring to particular conceptual projections that are specific to one language or the other. Consequently, they require the implementation of different translation strategies.

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24. [understanding new areas of research and scientific knowledge develops especially through metaphorical reasoning].

- Literal translation: Metaphor → Metaphor (same source field and same image)
- 27) FR: *Les prix ont grimpé / Le titre dégringole de 25,5% à la mi-journée* = IT: I prezzi hanno avuto un'impennata / Il titolo crolla (precipita) del 25,5% a metà giornata
- 28) FR: *Renflouer / Remettre sur pied une entreprise* = IT: Rimettere in piedi un'azienda
- 29) FR: *La très grande souplesse de la politique monétaire a ranimé l'inflation* = IT: L'estrema flessibilità della politica monetaria ha rianimato l'inflazione
- 30) FR: *Le baromètre de l'économie affiche des indicateurs toujours dans le rouge* = IT: Il barometro dell'economia mostra indicatori sempre in rosso
- 31) FR: *Changement de cap de la Banque nationale suisse* = IT: Inversione di rotta della Banca nazionale svizzera
- Metaphorical modulation:
  - a) Metaphor<sub>1</sub> --> Metaphor<sub>2</sub> (same source field but different image)
    - 32) FR: *L'économie avance à pas de tortue* = IT: L'economia avanza a passo di lumaca
    - 33) FR: *Les effectifs salariés de Carrefour ont très légèrement reculé en Europe* [spatial orientation: sense of 'in front/behind'] = IT: L'organico di dipendenti di Carrefour è leggermente calato in Europa [sense of 'above/below']
  - b) Metaphor<sub>1</sub> --> Metaphor<sub>2</sub> (different source field)
    - 34) FR: *Habillage de bilan* = IT: Cosmesi di bilancio
- Adaptation: Lexicalized metaphor / Set phrase => Expression / Set phrase specific to the target language
  - 35) FR: *Moral des investisseurs en berne* => IT: Morale degli investitori in crisi
  - 36) FR: *Le syndicat CFE-CGC tire à boulet rouge sur sa direction et la nouvelle stratégie de l'opérateur* = IT: Il sindacato CFE-CGC spara a zero sulla direzione e la nuova strategia dell'operatore

- No metaphor: Metaphor => Ø No metaphor (and vice versa)
- 37) FR: *Plafonds de cotisations* = IT: Ø *Massimali* contributivi (but we can keep the same metaphor by translating *plafond* as ‘*tetto* massimo’)
- 38) FR: Ø *Système bancaire parallèle* = IT: Sistema bancario *ombra*

It is indisputable that metaphorical expressions contribute to rendering economic discourse more vivid and effective, focusing on certain salient properties in a concept and concealing others. From a translation point of view, we can observe that there is often perfect symmetry between French and Italian (shown with a continuous arrow), especially for metaphors that have the same frequency of use in both languages and that draw from the same source fields. However, there are cases where translators cannot recreate the same metaphorical scenario as in the source language, even if it means producing images that are unsuitable in the target language; they must therefore intervene by modulation (dashed arrow) or adaptation, or even eliminating the metaphor (passing from a metaphorical *frame* to a non-metaphorical *frame*) when there is no corresponding expression in the target language.

The conceptual approach advocated by cognitive linguists can be a valuable asset to translation because it allows one to determine whether the terms used in the languages in question refer to the same source and target domains or if the images used to represent a concept have different denotative and connotative powers. This could help translators search for a semantically and pragmatically equivalent result.

### 3.5. Context of communication and levels of specialization

The various levels of specialization are themselves broken down according to the intended audience (experts, non-experts, novices) and communication needs – what is called the “vertical dimension” or pragmatics of specialized languages (Cortelazzo 1990); from there it is necessary to assess the communicative context in which the language needs to be modulated.

In a prototypical specialized text, technical terminology proliferates and it is assumed the reader already understands many concepts, but it is precisely the high degree of technicality and formalism that ensures perfect transparency among industry experts; that is, specialized terminology will be clearer when the level of skill and general knowledge of the final audience is higher. On the other hand, texts intended for popularization purposes, which aim to transmit professional knowledge to the general public, require the use of language that is as widely intelligible as possible, with explanatory notes or parentheses where

applicable and a structural reorganization of the text; there are also words that seem synonymous but differ in terms of status and pragmatic function.

As a communicative act, economic translation is thus based on a series of choices and strategies that must be determined case by case depending on the specific situation, defined in turn by the purpose of the translated text, the characteristics of the audience, the culture and the language sensitivity of the translator (cf. Faini 2008: 32-33). Translators may consider it appropriate to translate certain words or expressions differently, in some cases choosing formal, articulated phrases and in other cases opting for clear, explicit solutions.

Below are two extracts from *Rapport du Conseil des prélèvements obligatoires. Impôt sur le revenu, CSG quelles réformes ?* (February 2015), where we first suggest a translation keeping the same level of specialization as the source text, and then an explicit translation using more divulgatory terminology in order to clarify some of the tax concepts, especially regarding the French system.

FR	IT
<p><i>Une surtaxe progressive, chargée « d'ajuster la charge fiscale à la capacité contributive de chacun, cela par le jeu de l'abattement à la base, du quotient familial et du taux progressif ». La surtaxe frappait le montant total du revenu net global et comportait un barème à neuf tranches [...]. (p. 20)</i></p>	<p>Una sovrattassa progressiva, volta all'«adeguamento della pressione fiscale alla capacità contributiva di ciascuno, attraverso il meccanismo dell'abbattimento alla base, del quoziente familiare e dell'aliquota progressiva». La sovrattassa colpiva l'ammontare totale del reddito netto complessivo e comportava un listino / una tabella contributiva a nove scaglioni [...].</p>
	<p>Una sovrattassa progressiva, volta all'«adeguamento della pressione fiscale alla capacità contributiva di ciascuno, attraverso il meccanismo <u>della detrazione / dello sgravio fiscale</u> alla base, del <u>quoziente familiare</u><sup>1</sup> e dell'aliquota progressiva». La sovrattassa colpiva l'ammontare totale del reddito netto complessivo e comportava <u>una tabella esattoriale / tabella delle aliquote contributive</u> a nove <u>fasce</u> [...].</p> <p><sup>1</sup> <u>Strumento adottato nel modello di imposizione fiscale francese, che consente di calcolare l'imposta sul reddito in funzione delle persone fiscalmente a carico.</u></p>



<p><i>Au sein des salariés ensuite, les différences de taux de cotisations, les assiettes dérogatoires pour certaines catégories de salariés ou encore les règles de déduction représentative des frais professionnels aboutissent à des effets variables pour un même niveau d'IR et au sein même de chaque catégorie de salariés. [...]</i></p> <p><i>Entre les non-salariés enfin, compte tenu des différences de règles de plafonnement et de cotisation minimale, de taux ou de mode de calcul des cotisations forfaitaires, tout alignement d'assiette aurait également des conséquences variables entre travailleurs indépendants, rendant impossible le recours à un mécanisme de correction uniforme. (p. 147)</i></p>	<p>Tra i lavoratori dipendenti, poi, le differenze di aliquota contributiva, le basi imponibili derogatorie per talune categorie di lavoratori subordinati o ancora le regole di deduzione rappresentativa delle spese professionali raggiungono effetti variabili per uno stesso livello di IR nonché all'interno di ogni categoria di lavoratori dipendenti. [...]</p> <p>Infine, tra i lavoratori autonomi, tenuto conto delle diverse regole di massimale e minimale contributivo, di aliquota o modalità di calcolo dei contributi forfetari, ogni adeguamento della base imponibile avrebbe parimenti effetti variabili tra lavoratori autonomi, rendendo impossibile il ricorso a un meccanismo correttivo uniforme.</p> <hr/> <p>Tra i lavoratori dipendenti, poi, le differenze di aliquota contributiva [...] raggiungono effetti variabili per uno stesso livello di <u>IR (imposta sul reddito)</u> nonché all'interno di ogni categoria di lavoratori dipendenti. [...]</p> <p>Infine, tra i lavoratori autonomi, tenuto conto delle diverse regole di <u>massimale e minimale contributivo</u><sup>2</sup>, di aliquota o modalità di calcolo dei contributi forfetari, ogni adeguamento della base imponibile avrebbe parimenti effetti variabili tra lavoratori autonomi [...].</p> <p><sup>2</sup> <u>Tetto massimo e minimo dei contributi che i lavoratori devono versare.</u></p>
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We must also consider that even in similar situations, two languages may use different lexical and terminological variants and grammatical structures, as illustrated by the two examples below taken from a multilingual brochure *Strumenti e servizi bancari, dalla A alla Z* available on the 'Banca Popolare di Puglia e Basilicata' website. The brochure is intended for foreign nationals living and working in Italy, to illustrate the tools and services offered by the bank so that clients can make more informed choices.

IT	FR
<p><u>AVERE UN PRESTITO</u> – La banca <u>non dà</u> automaticamente <u>un prestito</u> a chi lo chiede. Prima di <u>dare una carta di credito, un prestito, un mutuo</u>, la banca <u>fa una valutazione creditizia</u>, cioè verifica se il cliente ha la possibilità di restituire i soldi nel tempo. Più la banca conosce <u>la persona che chiede il prestito</u>, più ha informazioni per poter valutare il cliente, e più è possibile che la banca gli presti dei soldi. Se il cliente ha emesso un assegno <u>senza avere i soldi disponibili</u>, sarà molto difficile ottenere un prestito. [...] (p. 8)</p>	<p><u>OBTENIR UN PRÊT</u> – La banque <u>n'accorde pas automatiquement de prêts</u> à toutes les personnes qui en font la demande. Avant de <u>remettre une carte de crédit, d'accorder un prêt, un emprunt</u>, la banque <u>évalue la solvabilité du demandeur</u> et vérifie donc s'il a la possibilité de lui restituer l'argent dans le temps. Plus la banque connaît <u>le demandeur</u>, plus elle a d'informations pour évaluer sa situation et plus il est probable qu'elle lui prête de l'argent. Si le client a émis un chèque <u>sans provision</u>, il lui sera très difficile d'obtenir un prêt. [...] (p. 24)</p>

Notice especially that for some general verbal forms in the Italian text ('avere', 'dare', 'fare'), frequently found in documents intended for the general public, the French translation uses different predicate-argument structures, where the base of the collocation combines with a specific verb collate, whose meaning is constructed in the context of the base: 'Avere un prestito' = *Obtenir un prêt*; 'La banca dà un prestito / un mutuo / una carta di credito' = *La banque accorde un prêt, un emprunt*<sup>25</sup> / *remet une carte de crédit*; 'La banca fa una valutazione creditizia' = *La banque évalue la solvabilité du demandeur*. Moreover, noun constructions are a particularly recurrent *frame* in French that are able to condense the information expressed, while Italian is somewhat more inclined to emphasize the movement of the process, the path of the 'figure' or prominent entity: 'la persona che chiede il prestito' = *le demandeur*; 'senza avere i soldi disponibili' = *sans provision*.

25. In this guide there is also: Avere un mutuo = *Faire un emprunt*; Mutuo (as a service offered by the bank) = *Prêt immobilier*.

IT	FR
<p><b>Bancomat</b>            Per avere una carta Bancomat, bisogna aprire un conto corrente. In Italia <u>con il Bancomat può prelevare soldi</u> agli sportelli automatici (ATM) e pagare nei negozi che hanno il terminale vicino alla cassa se il Bancomat ha la scritta Pagobancomat. Se la carta è collegata a circuiti internazionali come Visa Electron, Cirrus, Maestro, <u>può pagare gli acquisti nei negozi anche all'estero</u>.            Con il Bancomat <u>può anche verificare il saldo</u> e i movimenti del conto corrente, ricaricare il cellulare, fare versamenti, prelevare o <u>pagare fino a una cifra massima mensile</u>. Quando paga o preleva, <u>le vengono immediatamente tolti i soldi dal conto corrente</u>: per questo il Bancomat si chiama carta di debito. Per usare il Bancomat, <u>deve digitare</u> il codice segreto numerico della carta (PIN). (p. 12)</p>	<p><b>Carte Bancomat</b>  <i>Pour avoir une carte Bancomat, il faut ouvrir un compte courant. En Italie, <u>la carte Bancomat permet de retirer de l'argent aux distributeurs automatiques (ATM) et de payer des achats dans les magasins équipés d'un terminal près de la caisse si la carte Bancomat porte la mention PagoBancomat. Si la carte est reliée aux circuits internationaux comme Visa Electron, Cirrus, Maestro, il est possible de régler dans les magasins les achats effectués à l'étranger. Avec la carte Bancomat, il est également possible de vérifier le solde et les mouvements d'un compte courant, de recharger un téléphone portable, d'effectuer des versements ou de payer mensuellement un montant maximum. Lorsque vous payez ou retirez de l'argent, le montant demandé est immédiatement débité du compte courant</u> : c'est la raison pour laquelle la carte Bancomat est appelée carte de débit. Pour utiliser la carte Bancomat, <u>il faut saisir le code numérique secret de la carte (PIN)</u>.</i> (pp. 28-29)</p>

The scenario here describes how to use a debit card and a series of associated situations: withdrawing money from ATMs, purchases and payments without cash (up to a maximum monthly limit), checking one's balance, debits from one's current account, and entering a PIN number. The main translation changes from Italian to French concern the alternation between personal and impersonal forms and the asymmetry of the *figure/ground* relationship, focusing on different prominent concepts. Conforming to the standard conventions for this type of document, the Italian version tends to put the 'figure' of client first, as the possessor of the card and distinguished from 'ground' (e.g. use of the polite personal pronoun 'lei' and the indirect personal pronoun 'le': 'può prelevare', 'può pagare', 'le vengono tolti'...), while the French text emphasizes the impersonal construction with the pronoun *il* (*il est possible de...*) or the passive voice without an agent (*le montant demandé est débité...*). Similarly, the service offered (the card) is highlighted in French as the 'figure' and is the grammatical subject of the second statement (*la carte Bancomat permet de retirer de l'argent*), whereas in Italian it functions as an adverbial phrase ('con il Bancomat può prelevare soldi').

While respecting the essential structure of the original, the target text thus presents small changes of perspective which are revealed at the verbal level, proving once more that the language structure reflects the underlying conceptual organization.

#### 4. Conclusion

A necessary passage for international transactions and exchanges in an increasingly competitive and powerful market, economic translation is a specialized task requiring comprehensive knowledge at various levels in terms of language, terminology, translation, culture and technical knowledge. Calling upon different disciplines, the consideration of theoretical concepts that will nourish and sustain economic translation practice, along with terminography tools and automatic processes, cannot be disregarded.

This is precisely the main theme of this study where, through practical examples, we have tried to show the importance of theoretical reflection in translator training and work. As Guidère (2010: 117) underlines, “la formation à la spécialisation est devenue un cadre englobant qui relie le monde académique au monde professionnel”.<sup>26</sup> In particular, we have seen how certain concepts from Linguistics and Cognitive Semantics can help dissect texts and identify their specific conceptual and translational features, so that translators can optimally manage and resolve the challenges they pose.

In conclusion, we hope in the future that theoretical contributions and studies in academia will be applied to the specialized translation market, in the economic domain, and that industry professionals will be able to tap into both experience gained in the field and solid, reliable theoretical tools that will allow them to overcome the many challenges they face in exercising their profession.

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26. [specialization training has become an encompassing framework linking academia and the professional world].

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