

## CULTURAL AND LINGUISTIC PATTERNS IN THE CONTEXT OF GLOBALIZATION: ECONOMICS LANGUAGE

Voica Radu-Călugăru

Assoc. Prof., PhD, „Aurel Vlaicu” University of Arad

*Abstract: Globalization is one of the particular forms of the contact between cultures: cultural identity and its preservation versus giving up to represent one of the main issues to be discussed. The matter of European integration versus globalization generates new issues with implications for social, economic and cultural. Regardless of the sector in which the program of globalization becomes active, the phenomenon will be found in linguistic default. Language contains society and the vocabulary is the most dynamic system, the detector of all social changes and of technical or scientific progress. The vocabulary of English is the main source of new, the linguistic novelties showing up in this idiom that became the main instrument of linguistic globalization. So, the first speakers who will face these novelties are even the native speakers of English. In terms of “globalization” we could speak about a language of globalization, a lingua franca of present-days. Connecting to the new realities means adopting these realities at least in lexical: multinationals, holistic approach to the environment and ecosystems, globalization of communication and information services represent permanent challenges not only in economic, political or social, but also at linguistic level.*

*Keywords: globalization, lingua franca, linguistic ideology, cultural identity, cultural interference, linguistic contacts, Economics language*

### 1. Linguistics and Economics. Contemporary Approache

Linguistics and Economics are two areas with different points of convergence, since the social dynamics and that of economic reality intertwine, reflecting, in turn, linguistically. The approach of linguistic phenomena from the perspective of Economics can enroll in several directions, such as: economic terminology contribution to enriching and upgrading the vocabulary of a language; implementation of different language policies based on political ideology and cultural era; multilingualism in a global context (transition from native languages to international communication languages, with the values of global culture –especially in the case of bilingual or multilingual speakers from corporations); language skills and economic prosperity (may pass to a higher level economically, financially and socially by language – currently, through English).

Economic and financial field contains the material wealth indicators of the degree of financial and economic independence of a people. This material dimension of existence is rooted in the spiritual and cultural state of a nation, in its ability to develop capitalizing own spiritual resources, and, also, the ability to adapt to new and change. All these issues, either economic or spiritual, are quantified in language. The dynamics *language – society* contains the *language – economy* report falling into *spiritual – material interdependence*.

In the current era, *economic globalization* brings *global cultural values* through *linguistic globalization* and social uniformity.

Romanian society after the *Revolution of 1989* faced major changes that meant, primarily, integration into a market economy, facing new realities of a society that assimilated long before other values. Language is the first interface of these changes, the new realities required terms to be called and these terms were not included in the Romanian vocabulary. Thus, modernizing Romanian lexis during this period was done mainly by the contribution of terms of economic, financial and professions. Also, the management and marketing terminology plays an important role in this new economic and cultural paradigm. Romanian native speaker will renew vocabulary, will shape attitudes and mentalities by assimilating economic terms, the language currently in firms, companies and corporations.

## **2. Economic globalization and linguistic globalization**

Globalization represents a particular form of contact between cultures but the result of this phenomenon occurred, in the first instance through language, is flattening and the uniform of the identity structures of a people. Cultural identity and preservation of the spiritual profile of a people alongside facing of globalization is an important aspect of this relationship: the today globalized society faces of multiculturalism and multilingualism, the phenomenon of acculturation creeping quietly to European level, too. Multiculturalism requires vitality of spiritual profile of people and it rooted in multilingualism, language scored spiritual genetic code of people. However, globalization in economic, political or administrative folded over linguistic globalization that has brought with it a system of values to be taken by default.

Europe proposes the formula of European integration in the globalization counterweight, both being, ultimately, an attempt of homogenization, of disturbance of what means pure identity essence both spiritually and linguistically. New cultural reality, the globalized one, is generated by economic and political objectives, thus advancing pragmatic attitude, the efficiency and financial criteria representing a priority. An artificial structure with its own values, with reflexes already created, is folded both on small or great cultures, setting up a new type of humanity, composed of fellows eminently citizens of the planet, who to adapt to future are lost in the mixture of borrowed values.

So, globalization, controversial concept, long debated and analyzed, is a constant formula of nowadays, certainly of the future, too, whereas, at least economically and financially, this new vision is more strongly contoured. Regardless of the field in which this program becomes active, globalization phenomenon will be found implicitly linguistically, too. Language contains society and vocabulary is, as it is known, the most dynamic system, the detector of all social transformations, of technical or scientific progress. English vocabulary is the main source of new elements, language novelties making their appearance in this idiom became the main instrument of linguistic globalization. So, the first who will face these lexical novelties are even native English speakers. It creates a language of globalization, a lingua franca of present-days. Connecting to new rhythms means taking these realities at least in lexical: multinational companies, global approach of the environment and ecosystems, globalization of communication and information services, representing permanent challenges not only in economic, political or social, but also linguistic. (Radu, Voica, 2013: 187-188)

Currently, English language is the first requirement for entry into the modern world. English means opportunity for advancement in the workplace, access to everything involving this new era in the virtual and real. About the contemporary international influence of English it is speaking more and more in terms of linguistic globalization generated by the rhythms of economic contacts, of political and social aspects of the XXI

century. Picone states that terrible spread of English is due to its quality of “vehicle” of a culture of a global nature:

There is an international cultural dynamics that accompanies all of this technology of integration. Hence, to explain English domination, one can point, in the first instance, to a host of technological, economic and political factors. English, more than any other living language exists in association with an archi-culture whose elements though often sourced in the Anglophone world, are being accepted and elaborated internationally. (Picone, 1996: 27)

English influence on the vocabulary of languages of international communication also meets a need for efficient and rapid communication in the context of hasty social and economic transformations. The loan of English terms characterizes not only languages spoken, for example, in South-Eastern Europe, where modernization of social and political life was long delayed by political circumstances, but also languages such as French, Italian, Spanish, German or Chinese as a result of political and economic contacts, of bilingual speakers and of audio-visual and printed media.

### 3. Romanian language and linguistic globalization

#### 3.1.1 Economics terminology and the dynamics of current Romanian language vocabulary

Current period, faced with great changes in all spheres of social life, exercising its influence on Romanian language vocabulary. Media provides the reader or Romanian speaker a number of terms and phrases to understand that he is often forced to recourse to the dictionary. We mention just a few of them: *briefing* (“short presentation”, rom. *prezentare succintă*), *broker* (“mediator”, rom. *agent de bursă*), *consulting* (rom. *consultanță*), *duty* (rom. *atribuție de serviciu, taxă*), *holding* (“group of autonomous companies as power to act, with the same owner”, rom. *grup de companii autonome ca putere de acțiune, care au același proprietar*), *investment* (rom. *investiție*) *market* (rom. *piață*), *staff* (rom. *personal*), *store* (rom. *magazin*), *summit* (“meeting at high level”, rom. *întâlnire la nivel înalt*), we realize that the problem is not simple at all. This is because, apart from acquiring the meaning of these terms, there is the aspect of correct spelling and pronunciation. Most of the new current terms are provided by the Anglo-American vocabulary and, therefore, in many cases, their phonetic and graphic adaptation represents a problem. Some neologisms get hardly adapted to the specific of Romanian language, sometimes, they only remain as “outsiders”, because they cannot become functional due to incompatibility they manifest in relation to the grammatical structure of Romanian language.

There are fields of activity in which the pressure of neologism is particularly strong. These areas are economy and financial banking system as a whole. Terms existing in Romanian vocabulary between the two World Wars are updated.

Neologisms entering the specialized vocabulary come to satisfy the need to integrate and align these fields of activity to the international system.

Neologisms such as *briefing*, *broker*, *consulting*, *manager* (“person responsible for carrying on an activity or a group of people”; rom. *persoană care are responsabilitatea desfășurării unei activități sau a unei activități unui grup de oameni*), *management* (rom. *știința conducerii*) have international circulation and facilitates quick and easy communication.

Neologisms were always regarded by linguists as necessary elements when they come to name a new concept, to replace an obsolete term or a group of words. Today, more than ever, the need for economy of language pleads for neologisms. Going on this idea we

could allow the presence of terms such as *broker*, *summit staff*, but drawing attention to the difficulties involved in their phonetic and orthographic adaptation.

Influenced by socio-economic factors, linguistic structures bind to each other in the range in which the linguistic exchange takes place. The linguistic contact established between English and Romanian is a direct one, and, in the same time, it is based on close cultural, economic and political contacts. Within the linguistic phenomenon of interference, the important role belongs to bilingual speakers that are beginning to incorporate in the *target language* (Romanian) elements of the *source language* (English). If marketing specific language, the transfer is made for missing concepts in the Romanian specialized vocabulary, it is a “loan of necessity”.

Spreading of information was made both on oral and written way. How big is the contribution of the first kind of disseminating information it is difficult to establish. The result is important: the borrowing of the terminology of marketing and management and its integration into Romanian language. Romanian language, which is the *target language* proved receptive to this kind of novelties in language. It should be considered that the two languages are different in terms of phonological, morphological and syntactic, but the Romanian vocabulary is ready to record new forms.

During the last three decades of the twentieth century, the marketing and management vocabulary is used by a growing number of specialists and speakers not necessarily speaking English language.

### **3.1.2 Romanian language print media and Economics language**

Media always facilitated quick assimilation of neologisms, the entering of new words of various languages contributing in the dynamics of vocabulary. If before 1990, the majority of loans were in French, Italian, Latin, now we face a “flood” of Anglicisms. In the 90<sup>s</sup> many neological terms as *marketing*, *management*, *business*, *trend* etc. were little known to readers. Today some of these neologisms have been assimilated, adapted to Romanian vocabulary, others were rejected.

With globalization, growing economic interdependence of countries, the information explosion, specialized languages use more increasingly a large number of words borrowed from English. Being created in a foreign language as English, the terminology of marketing, management and business is taken not only of specialists from different countries, but also by common speakers.

Lately, the Romanian vocabulary is constantly transforming as a result of English loan words in various fields. Of the most “affected” fields by the large number of loans, we mention: Computer Science, Economics and Medicine.

The penetration of large number of economic Anglicisms in Romanian language is facilitated not only by media, and, also, by Internet, by trade and closer economic ties between countries. Although these words circulating in everyday speech and they are found in press, many of them are not recorded in normative papers or specialized dictionaries.

A significant number of Anglicisms used in specialized Romanian media are not assimilated, adapted to Romanian vocabulary, a careful analysis of economic Anglicisms used in the specialized press reflects their situation: if they are adapted or not, if they are registered or not in the Romanian language dictionaries. Also, Romanian language dictionaries present certain differences in the definition of economic terms.

Articles published in different journals with economic and financial profile such as *Săptămâna Financiară* or in the newspaper specialized in news of economics and business, *Ziarul Financiar*, represent an enlightening source on Romanian lexis dynamics for this stage. Checking these terms with Academic dictionaries of Romanian language (DEX'09,

DOOM<sup>2</sup>, MDN), but also with economic and specialized dictionaries, such as *Dicționarul economic englez-român* and *Dicționarul de management și finanțe*, we find about the fluctuation from the specialized vocabulary towards the active vocabulary of ordinary speaker.

Analysis of print media specialized in Economics reveals a significant number of terms in field, number that far exceeds that of economic Anglicisms recorded in DOOM<sup>2</sup> (53 Anglicisms, such as *agreement, antidumping, banking, board* etc.). This shows that about one third of the words circulating in the specialized press have entered a process of adapting to the system of rules of the Romanian language. All the words recorded in DOOM<sup>2</sup> are found in DEX, too, where it is offered a general explanation (discount - "commercial discount") or a prescientific explanation as it is the case of words (*dumping* - "Sale of goods on the domestic market at prices lower than those on domestic and world market, practiced in some countries to eliminate competitors and seizure of foreign markets").

Economic Anglicisms, strictly specialized, are not recorded in general dictionaries such as DEX'09 and MDN with a few exceptions, such as: *factoring, fixing, hedging, joint venture, know-how*. MDN provides definitions, unlike DEX'09, to a larger number of economic Anglicisms, 58 terms. The terms which are found in MDN, but are not registered in DEX'09 are the following: *factoring, forward, freelancer, hedging, hot money, leadership, offshore, panel, pay back, panel, swap, telemarketing, teleshopping, workshop*. There are Anglicisms registered in DEX'09 which are not taken in account by MDN, such as: *advertising, auditor, banner, board, brain drain, duty-free, provider, second-hand, shopping, showroom*.

For the following words: *background, indoor* and *swing*, the two dictionaries offer very different explanations. *Background* is not recorded in a specialized dictionary like DER, but the meaning that is used by journalists "people with academic *background*" is to be found in the English dictionary, OBE: "the details of the person's experience, education, family" etc.

Romanian specialized dictionaries cover more terms borrowed from English than general dictionaries, their number amounted to 107. The definitions provided by economic dictionaries are generally the same.

If we consider all the dictionary definitions provided, they differ in certain situations. DEX'09 provides a general definition, for example, the word *audit* is defined as "professional examination of information in order to express a responsible and independent opinion in relation to standards", while MDN provides a prescientific explanation: "Control and auditing function of a company; process by which competent persons employed to collect and to assess evidence to form an opinion on the degree of correlation between the observed and certain predetermined criteria." DER provides only a brief explanation that is more a translation of the economic term *audit* - "auditing, checking accounts, receipts, audit".

Although specialized dictionaries record the explanation of most specialized terms circulating in media, the interpretation of the meaning of other loans remains problematic. Only in a few cases the words/phrases that are not recorded in dictionaries are explained in the article content: *bearish* (rom. *scădere*) *cheap whites* (rom. *țigări ieftine care nu aparțin vreunui brand cunoscut*); „ *cross selling* – rom. *vânzare-combinată* ”; „some *cost overrun-uri*” (in rom. *practic cu cât plătim mai mult decât ar trebui pentru achizițiile publice*); „it counts on the system „*pay as you go*” (rom. *plătește pe măsură ce merge*); e.g.: rom. „*costuri alternative trade-off*”; rom. „*fondurilor de capital de risc (venture capital)*”.

Of the words not found in dictionaries many belong strictly to financial sector: *investiție de tip angel, chatbot, cloud, carry trade, e-hailing, fintech, follow-up, market open, mining, ride sharing, think-tank, workaholic* etc.

Specialized press is replete with “luxury loans”, words that already have a synonymous word in Romanian vocabulary: *brand, business, cash, consumer, deal, dealer, full-time, investment grade, job, leasing, manager, management, marketing, office, provider, retail*. Many of these words are part of the vocabulary of numerous speakers, not only of specialists.

We mention that, in some cases, dictionaries integrates words in different ways from morphologic point of view, or they provide different explanations and not sufficiently explicit. While DOOM<sup>2</sup> and DEX record *full-time* as an invariable adjective or adverb, MDN mentions it as a neuter. The Anglicism *swap* is defined as “currency lending operation to equivalent values in different currencies and periods of time between two or more banks”, and in DER is even more cursory, even vague: “cross-credit; *swap* operations (currency exchange); change”.

Globalization as economic and financial phenomenon leaves its mark on the language system. Provided that the borrowings in any language, including from English language into Romanian vocabulary is to contribute to the integration and standardization not only themselves, but their proper use by speakers at morphological, lexical and semantic level.

Lately, English is the main source of enrichment of the vocabulary of other languages, including Romanian language vocabulary. This is very visible in various fields as: economic, information, medical etc., but also in everyday language of the people.

Adapting English loans is a long process because the two languages have different grammatical systems. Adaptability of the terms indicates the extent to which they were assimilated and adopted. This process of adjustment involves the following levels: phonetic, graphic and morphological.

In the current economic, political and social context, economic terms are used with high frequency in the specialized press and elsewhere. This fosters and facilitates penetration of terms in common language.

Although some semantic calques from English occur very frequently in *mass-media*, the new meanings developed in Romanian language are not found in dictionaries. Many denotative loans are not recorded in dictionaries of neologisms, some of them not even in the specialized dictionaries, although they are frequently used in *mass-media*. We find the situation in which, although recorded in dictionaries, the meaning does not correspond to definitions used by specialists. The number of words, expressions and phrases found in specialized dictionaries is considerably higher.

The trend in mass-media is to use more loan words selected from the category of “unnecessary” Anglicisms, which provoked reactions from conservative specialists. For example, in the case of occupations, modern people prefer English words instead of Romanian ones: *manager* for rom. *director*, *chief marketing officer* for rom. *șef de marketing*, *chief financial officer* for rom. *director financiar*, *chief operating officer* for rom. *șef operator*, *broker* for rom. *agent de bursă* etc.

Types of defining economic terms vary from one dictionary to another, economic and business dictionaries offer scientific explanations, for the skilled person. There are situations of inconsistency regarding how dictionaries are fulfilling their role as mediators between the specialized language and people who are not trained in Economics. We have situations where the definition of a term or even the term resumes the term itself or situations in which the term is not found in dictionaries, although they are used quite frequently.

### 3.1.3 Corporate language and linguistic globalization

In recent decades, there was a growing interest on the language policies adopted by organizations worldwide. While geographical, political and economic boundaries are becoming increasingly volatile, companies must meet increasingly the needs of diverse customers, employees or shareholders. In this environment, it becomes increasingly important how the company chooses to communicate with customers and employees. For example, in Japan, the media has encouraged companies to draft their communications in English, even though this movement was not received so well by the public.

Language policies are, in global context, considered as important as other strategic issues addressed in the business area, such as labor productivity or *PR* (Public Relations), because they directly affect employee satisfaction, commitment to and contribution to the organization for which they work. Therefore, a study of *corporate language* should be a priority to study communication within multinational companies.

Language spoken in multinational companies is a new field of research in business and it feeds public interest. Language policies in a global context, are presented in various forms, like any other business strategy. A set of well-developed communication strategies and carefully selected from the multitude of available options gives any company an advantage in the global market. It can be assumed that a company can choose several "official" languages for communication. However, the researchers grouped the linguistic phenomena that occur in this context in three categories: *lingua franca*, multilingualism and *multilingual franca*. (Kenichi, Sato, 2015: 21-42)

The term *lingua franca* is used both in Linguistics and in Sociology. The etymology is from the Latin word meaning "language spoken by Franks". From a historical perspective, it was a common hybrid language, spoken by traders who landed and sold goods in Mediterranean Sea ports between the fifteenth and nineteenth centuries. This language was based on elements of Italian, Spanish, Portuguese, French, Turkish, Greek, Arabic or Persian. Currently, the term *lingua franca* inherited its old meaning, namely of a common language used by speakers whose mother tongues differ. Being a common language to speakers of different ethnicities, this concept is very important to understand in order to study corporate language.

Currently, the term *lingua franca* is associated primarily with English. In the last 15-20 years it was born, therefore, a new field of study of English, dealing strictly with the status that it has in the global context. In the same time, the study of bilingualism has also taken a large scale since the last years of the twentieth century, having examined the linguistic contacts, the sociocultural frame they occur and the influence of nonlinguistic factors.

*Lingua franca* concept also refers to the situation where a common language and other linguistic or nonlinguistic practices that accompanies it become mandatory for business communication. Thus, the unique language becomes a neutral "vehicle" to reduce barriers of communication that are generated by cultural diversity and native languages of the people involved in that business. Companies that promote a single *lingua franca* are supporters of the universality of ideas, people and cultures, and in the present context, the English having such status globally. Typically, these companies are located in areas of expansion, where English has never been an official language, there were no English-speaking settlers ever and this language has no official status, not being spoken by ethnic minorities in that country.

This linguistic strategy involves a very important status of English as *lingua franca* because it is used by native speakers. This specialized division of language called *Business English as a Lingua Franca* (BELF) has the following features:

- complicated morphological and syntactic structures are avoided;
- language contains specialized terms;
- it reflects patterns of the native language on the organization of speech. (Kenichi, Sato, 2015: 21-42)

BELF is, therefore, a simplified English as the prevailing effectiveness of communication, understanding the message and no complicated phraseology, idioms, complex structure of sentences and grammatical correctness. While the message is sent successfully, the speaker should not use perfect English.

Typically, use of idioms, collocations or certain specific terms of native speakers can damage the language used in business. This is a problem for traditional teaching and learning of English. Learning English as a second language aimed at educating and training the public in composition and understanding of messages of business where English has become, incidentally, the official language. Therefore, the language was taught and learned assimilating rules and communication patterns of the native speaker.

The main issue raised by learning English as a *lingua franca* is parting with the rules and conventions of literary language. The speaker's priority in business is to adjust to his interlocutor and to reduce the language barrier taking into account only certain basic and logic rules in speech. Often, these lexical and grammatical "innovations" cause difficult situations for foreign speakers when he is in contact with a native speaker. Usually, the most common mistakes are the case with pronunciation and vocabulary.

Deviation from standard variant of English has determined a denial of native speaker's authority in matters related to learning it as *lingua franca*. Based on the assumption that standard English should be used as an official language and spoken English should be taught as a foreign language, the version of *lingua franca* is, at present, considered as an unfavorable option because the foreign speakers prefer to use simplified, impoverished forms, or a broken English variant. Such negative impressions about English as a *lingua franca* led some linguists to militate against mandates requiring that language by specific linguistic policies.

## BIBLIOGRAPHY

Benveniste, Émile. *Probleme de lingvistică generală*. București: Editura Universitas, 1999.

Chomsky, Noam. *Cunoașterea limbii*. București: Editura Științifică, 1996.

Coșeriu, Eugen. *Lingvistică din perspectivă spațială și antropologică. Trei studii*. Chișinău: „Știința”, 1994.

Humboldt, Wilhelm von. *Diversitatea structurală a limbilor și influența ei asupra umanității*. Versiune românească, introducere, notă asupra traducerii, tabel cronologic, bibliografie și indice de Eugen Munteanu, București: Humanitas, 2008.

Huntington, Samuel, P. *Ciocnirea civilizațiilor și refacerea ordinii mondiale*. București: Editura Antet, 2001.

Kenichi, Sato, "Corporate Language Policy in a Globalised Era: Lingua Franca, Multilingualism or Else? ", in *The Doshisha Business Review*, No. 67, Doshisha University Press, 2015, p. 21-42.

Picone, M. *Anglicisms, Neologisms and Dynamic French*. Amsterdam/Philadelphia: John Benjamins Publishing Company, 1996.

Radu-Călugăru, Voica. "Parentingul: limbaj și atitudine". *Philologica Banatica*, No. 2/2019, Timișoara: Mirton - Amphora, ISSN 1843-4088.

Radu, Voica. "Subculture versus Macro Culture: Hipster Language". *Journal of Humanistic and Social Studies*, Volume VI, No. 2 (12)/2015, p. 61-66, ISSN 2067-6557, ISSN-L 2247/2371.

Radu, Voica. *Limba română și globalizarea lingvistică*. București: Editura Palimpsest, 2013.

Sapir, Edward. *Selected Writings in Language, Culture and Personality*. Berkeley/Los Angeles/London: University of California Press, 1985.

Toffler, Alvin. *Șocul viitorului*. București: Editura Politică, 1973.

Wartburg, Walter von. *Problèmes et méthodes de la linguistique*. Paris: PUF, 1946.

Wittgenstein, Ludwig. *Tractatus logico-philosophicus*. București: Humanitas, 2001.

## Dictionaries

DBM *Dictionary of Business and Management*, Oxford University Press, 2009.

DEA Gortlach, Manfred, *A Dictionary of European Anglicisms*, Oxford University Press, 2011.

DE Popa, Marcel D.; Stănciulescu, Alexandru; Florin-Matei, Gabriel; Tudor, Anicuța; Zgăvărdici, Carmen; Chiriacescu, Rodica, *Dicționar Enciclopedic*, Editura Enciclopedică, 1993-2009.

DER Dumitrescu, Dan, *Dicționar economic Englez-Român*, Editura Akademos Art, 2013.

DEX'09 *Dicționar explicativ al limbii române*, ediție revizuită și adăugită, Academia Română, Institutul de Lingvistică „Iorgu Iordan”, Editura Univers Enciclopedic Gold, București, 2009.

DMF Koch, Richard, *Dicționar de management și finanțe – traducere*, Editura Teora, 2001.

DOOM<sup>2</sup> *Dicționar ortografic, ortoepic și morfologic al limbii române*, ediția a doua, adăugită și revizuită, Academia Română, Institutul de lingvistică „Iorgu Iordan – Al Rosseti”, Univers Enciclopedic, București, 2005.

DSL Bidu-Vrânceanu, Angela; Călărașu, Cristina; Ionescu-Ruxăndoiu, Liliana; Mancaș, Mihaela; Pană Dindelegan, Gabriela, *Dicționar de științe ale limbii*, Editura Nemira, București, 2005.

DTA Popescu, Teodora, *Dicționar terminologic de afaceri englez-român*, Editura Argonaut, Cluj-Napoca, 2017.

LEERTopală, Dragoș; Pitiriciu, Silvia, *Lexicon economic englez-român*, Editura Economică, București, 2004.

MDN Marcu, Florin, *Marele dicționar de neologisme*, Editura Saeculum Vizual, București, 2007.

OBE *Oxford Business Dictionary*, Oxford University Press, 2005.

## Economic Publications

„Săptămâna financiară”, cotidian, 2013-2018

„Ziua financiară”, cotidian, 2013-2018

## Abbreviations

rom. – Romanian language