

DERIVATIONAL AND SEMANTIC CHARACTERISTICS OF INNOVATIVE ECONOMIC LEXICAL UNITS AND THEIR WORD-FORMATION MODELS IN ENGLISH AND UZBEK

Shahnoza Shuxrat Kizi Qarshiyeva

Lecturer, Department of Foreign Languages

Karshi State Technical University, Uzbekistan

E-mail: shahnozaqarshiyeva66@gmail.com

ORCID: 0009-0009-6299-9386

Annotation. This article investigates the derivational-semantic organization and word-formation models of innovative economic speech units in contemporary English and Uzbek economic discourse. The study focuses on lexical innovations associated with digital finance, platform-based business, crypto-assets, green finance, regulatory technology and new forms of entrepreneurship. The analysis combines descriptive, contrastive, morphemic, derivational, componential and contextual-semantic methods. The findings show that English economic innovation is strongly characterized by compounding, blending, clipping, acronymy and productive affixation, whereas Uzbek frequently realizes new economic concepts through borrowing, phonographic adaptation, hybrid formation, calquing, analytic combinations and derivational integration by Uzbek grammatical and word-forming resources.

Keywords: economic discourse; innovative economic unit; derivation; word formation; semantic development; compounding; borrowing; hybrid formation; English; Uzbek.

Introduction

The vocabulary of economics is among the most rapidly changing sectors of contemporary language. Digital transformation, financial technologies, platform-based services, crypto-assets, environmental economics and new regulatory practices continuously generate concepts that require concise and internationally recognizable names. As new economic realities emerge, languages respond through a wide range of lexical mechanisms: they create new words from native resources, combine existing stems, shorten multiword expressions, borrow foreign forms, calque foreign models, and assign specialized meanings to already established lexical items. For this reason, the study of innovative economic units is inseparable from the study of derivation and semantic development.

In English, many contemporary economic innovations are created within the productive resources of the language itself. Compounds such as digital wallet, platform economy, green finance and open banking coexist with blends and clipped formations such as FinTech, RegTech and SupTech. Other units, including crowdfunding, cryptocurrency and stablecoin, combine familiar lexical components into new terminological structures. Affixation is also productive, especially in process-denoting and system-denoting forms such as tokenization, monetization, decentralization and financialization. These patterns demonstrate that economic nomination frequently seeks a balance between brevity, transparency and conceptual precision.

In Uzbek, the same conceptual innovations enter a different morphological and sociolinguistic environment. Some units are borrowed directly or with phonographic adaptation, for example fintex, startup, blokcheyn, token and kraudfanding. Others are translated or calqued, as in raqamli hamyon, yashil moliya, platforma iqtisodiyoti and ochiq bank tizimi. A third group develops as hybrid formations in which an international or English-derived element is combined with an Uzbek or already assimilated component, for example kripto-birja, fintex startup and raqamli ekotizim operatori. Thus, the Uzbek system does not merely receive English terminology; it restructures new terms according to local derivational, orthographic, syntactic and semantic norms.

Previous work on innovative economic vocabulary has demonstrated the significance of structural models, semantic fields, etymological development and terminologization. The materials used as a basis for the present study have identified analytic multiword formations, borrowed-derived units, abbreviations, hybrid structures and semantically specialized items as recurrent patterns in contemporary Uzbek economic discourse. They also show that units such as FinTech, crowdfunding, digital wallet, platform economy, token, mining and ecosystem participate in processes of terminological stabilization and wider lexical diffusion. The present article develops that line of research by concentrating specifically on the relationship between word-formation mechanism and semantic structure.

The relevance of this approach is both theoretical and practical. Theoretically, derivational structure reveals how a language packages new knowledge. Semantically, the internal organization of a new term often signals the conceptual relations that underlie it: green finance links finance with ecological sustainability; digital wallet transfers the storage function of a physical wallet into an electronic environment; crowdfunding combines the semantic domains of a crowd and financial support; tokenization converts a nominal base into a process term. Practically, understanding these mechanisms is important for terminology standardization, translation, dictionary compilation, language teaching and professional communication.

The aim of this article is to identify and compare the principal derivational-semantic features and word-formation models of innovative economic speech units in English and Uzbek. The objectives are: (1) to classify the main word-formation mechanisms used in English innovative economic vocabulary; (2) to determine the corresponding mechanisms of adaptation and formation in Uzbek; (3) to explain the semantic changes accompanying derivation, borrowing and calquing; (4) to establish areas of structural symmetry and asymmetry between the two languages; and (5) to propose an integrated contrastive model of innovative economic nomination.

Word formation is traditionally understood as the set of morphological and lexical processes by which new lexemes are produced from existing linguistic material. Bauer's account of English word formation emphasizes the productivity of compounding, affixation, conversion, clipping and other processes in expanding the lexicon, while Plag treats word formation as a structured system in which formal mechanisms interact with semantic interpretation and lexicalization. These approaches are especially useful for economic vocabulary because many innovations are transparently motivated by already familiar components.

Terminological theory adds another dimension. Cabré argues that a terminological unit is simultaneously linguistic, cognitive and communicative. This view is particularly relevant to economic neologisms because the same form may function differently across expert, institutional and general communication. For example, platform is a general lexical item, but in platform economy it denotes a specific organizational model of digitally mediated exchange.



Terminological status is therefore not a property of form alone; it results from the interaction of lexical structure, conceptual specialization and discourse function.

Temmerman's sociocognitive approach is also important for the present analysis. It questions the assumption that specialized terms are necessarily fixed and monosemous and instead recognizes metaphor, polysemy and diachronic conceptual change as natural properties of specialized language. Innovative economic vocabulary confirms this view. Wallet, mining, ecosystem, sandbox and unicorn are ordinary lexical items that have developed specialized economic and technological meanings. Their success as terms depends partly on the cognitive accessibility of the source concept.

The contrastive perspective requires attention not only to internal word formation but also to borrowing and adaptation. English currently functions as a major source language for international business, technology and finance. As a result, many new economic terms circulate globally in English form before entering receiving languages. In Uzbek, this process may involve direct borrowing, phonographic adjustment, transliteration, semantic calquing or mixed formation. Therefore, the derivational analysis of Uzbek innovation must include both endogenous formation and exogenous lexical transfer.

For the purposes of this study, an innovative economic speech unit is understood as a lexical or multiword unit that names a relatively new, newly specialized or newly widespread concept in economic communication. The term speech unit is used broadly to include single lexemes, compounds, abbreviations, blends, hybrid formations and stable analytic combinations that function as identifiable naming units in discourse.

The empirical basis of the article is a contrastive sample of contemporary English and Uzbek economic units connected with digital economy, electronic commerce, financial technology, crypto-assets, platform employment, green finance and regulatory practice. The sample was developed from materials already collected in the author's previous studies of innovative economic vocabulary and includes forms attested in official, professional and analytical discourse.

The English set includes FinTech, RegTech, SupTech, startup, crowdfunding, cryptocurrency, blockchain, token, tokenization, mining, digital wallet, digital bank, digital finance, digital currency, stablecoin, open banking, platform economy, gig economy, sharing economy, green finance, smart contract, financial inclusion, peer-to-peer lending, regulatory sandbox, monetization, capitalization, decentralization and ecosystem. Uzbek counterparts and adaptations include fintex, regtex, suptex, startap, kraudfanding, kriptovalyuta, blokcheyn, token, tokenizatsiya, mayning, raqamli hamyon, raqamli bank, raqamli moliya, raqamli valyuta, steiblkoin, ochiq bank tizimi, platforma iqtisodiyoti, gig iqtisodiyoti, ulashish iqtisodiyoti, yashil moliya, aqli shartnoma, moliyaviy inklyuziya, tengdoshlararo kreditlash, regulativ sinov muhiti, monetizatsiya, kapitalizatsiya, markazsizlashtirish and ekotizim.

Six methods were used. First, descriptive analysis identified the formal organization and discourse function of each unit. Second, morphemic and derivational analysis separated bases, affixes and combining forms. Third, componential semantic analysis established the contribution of each lexical element to the total meaning. Fourth, contextual-semantic analysis examined cases of specialization, metaphorization and semantic extension. Fifth, contrastive analysis compared English formation patterns with their Uzbek realizations. Sixth, a qualitative model-based classification was applied to distinguish compounding, affixation, blending, abbreviation, borrowing, calquing, hybridization and semantic derivation.

The analysis is qualitative rather than corpus-frequency based. Numerical observations are used only to illustrate the distribution of types in the selected material and are not intended to represent the total vocabulary of English or Uzbek economics. This limitation is methodologically important because innovative terminology changes rapidly and different institutional corpora may produce different frequencies.

Compounding is one of the most productive mechanisms in English innovative economic terminology because it allows a new concept to be created by combining semantically recognizable elements. In compounds such as digital wallet, digital finance, platform economy, green finance, smart contract and open banking, the first component narrows or reinterprets the semantic scope of the second. The resulting unit is economical in form yet sufficiently transparent for users familiar with the components.

The model adjective + noun is especially productive: digital + wallet, green + finance, smart + contract, open + banking. The semantic relation is usually attributive, but the type of attribution differs. Digital wallet denotes a wallet-like storage and transaction function realized electronically; green finance denotes financial activity oriented toward environmental objectives; smart contract refers to a contract whose execution is automated or digitally programmed; open banking denotes a banking model structured around controlled data accessibility and interoperability.

Noun + noun combinations are equally important: platform economy, token economy, crypto market, carbon market and data economy. Here the first noun classifies the economic domain represented by the head noun. Such compounds are structurally compact and semantically expandable. Platform economy may cover transport, accommodation, freelancing, delivery and other digitally mediated services, while carbon market refers to market mechanisms associated with emission allowances or credits. Thus, compounding supports both terminological precision and conceptual scalability.

Compounding may also provide the base for further derivation. Platform + economy yields platform economy; from platform, additional formations such as platformization may arise in broader academic discourse. Token forms token economy and token asset, while tokenization derives a process noun from the same conceptual base. Therefore, compounding and derivation often form chains rather than isolated patterns.

Contemporary financial technology is notable for compressed formations. FinTech is formed from finance and technology and represents a lexical blend or clipped compound. RegTech combines regulatory and technology, while SupTech combines supervisory and technology. Their semantic efficiency comes from preserving highly recognizable fragments while reducing phonological and graphic length. Once the model FinTech became established, the -Tech segment developed analogical productivity and contributed to a family of specialized formations.

The derivational significance of these units lies in model extension. A single successful formation becomes a template: X + Tech, where X identifies the institutional or functional domain. This analogical mechanism is particularly productive in innovation discourse because it signals both novelty and membership in a recognizable technological field. Such forms also demonstrate that derivation may operate above the level of the traditional morpheme; recurrent clipped components can acquire quasi-affixal behavior.

Abbreviations and initialisms such as KYC, API, QR and AML/SFT function differently. They are not created by semantic combination in the same way as compounds, but they compress complex specialized expressions and become lexicalized in professional discourse. Their

semantic opacity is higher, particularly for non-specialists, yet repeated institutional use can turn them into stable naming units. When such forms enter Uzbek, they are often retained graphically, which creates a shared international terminological layer.

Affixation is especially important for naming processes, systems and abstract economic phenomena. English forms such as tokenization, monetization, capitalization, digitalization, decentralization and financialization illustrate the productivity of -ize/-ization. A nominal or adjectival base is converted into a verb or process noun, thereby conceptualizing an economic change as an operation, transition or institutional process.

The semantic contribution of -ization is relatively stable: it presents the base concept as a process of making, converting, organizing or bringing into a particular state. Tokenization can be interpreted as the process of representing an asset or right in token form; monetization as the process of converting value, activity or attention into revenue; decentralization as the redistribution of control away from a central authority. The derivational form therefore directly encodes event structure.

Other affixes also occur, although with lower prominence in the selected material. Prefixes such as de- in decentralization and re- in restructuring can mark reversal, removal or reorganization. The key point is that derivational morphology allows English to produce semantically systematic families around a central base, which facilitates terminological organization.

Not all lexical innovation requires a new formal structure. Some of the most influential economic terms arise through semantic derivation, that is, the specialization of an existing form. Wallet, mining, ecosystem, platform, sandbox and unicorn illustrate this mechanism. Their innovative character lies primarily in meaning rather than morphology.

Wallet originally denotes a physical object used for storing money or cards. In digital wallet and crypto wallet, the semantic feature of storage is preserved, while the physicality of the referent is removed. Mining transfers the concept of extracting valuable resources from the natural environment to the computational production or validation of crypto-assets. Ecosystem moves from biology to economics and business, where it describes an interconnected network of organizations, users, technologies and services. Regulatory sandbox metaphorically conceptualizes a controlled testing environment as a bounded space for safe experimentation. These examples show that metaphorical transparency is not ornamental; it is a productive terminological mechanism. The source concept provides an accessible cognitive model, while professional discourse narrows and stabilizes the new meaning. In this way, semantic derivation interacts with compounding: a general word such as wallet becomes a specialized head within digital wallet.

The most visible source of recent Uzbek economic innovation is English borrowing. Forms such as startup, blokcheyn, token, mayning, fintex and kraudfanding demonstrate different degrees of adaptation. Some preserve the international graphic form relatively closely, while others are represented according to Uzbek orthographic and phonological conventions. Borrowing is particularly likely when the concept enters Uzbek together with a technology, institutional practice or internationally standardized label.

Borrowing should not be understood as a purely mechanical transfer. Once integrated into Uzbek discourse, a borrowed unit enters local grammatical relations: it may take case and possessive markers, participate in syntactic combinations and serve as a base for further derivation. Thus, token can occur in combinations referring to token circulation or token assets,

while startup can combine with Uzbek modifiers or plural and case morphology. Integration therefore continues after lexical importation.

The productivity of borrowing is also connected with communicative economy. In rapidly developing fields, an international label may circulate faster than a fully standardized native equivalent can be established. This is especially characteristic of financial technology and crypto-economic discourse.

Uzbek also responds to English innovation through semantic and structural calquing. Digital wallet is realized as raqamli hamyon, green finance as yashil moliya, platform economy as platforma iqtisodiyoti, digital economy as raqamli iqtisodiyot and smart contract as aqli shartnoma. In such cases, the conceptual structure of the source term is preserved while lexical material is replaced by Uzbek or established Uzbek-equivalent components.

Calquing often produces high semantic transparency. Raqamli hamyon is immediately interpretable because both components are familiar, and the metaphorical extension of hamyon parallels the English development of wallet. Yashil moliya likewise preserves the metaphorical use of the color term green/yashil to represent environmental sustainability. These formations show a high degree of structural symmetry between the two languages.

However, full symmetry is not always possible. Open banking may appear as ochiq bank tizimi, ochiq banking or other competing variants depending on institutional practice. Regulatory sandbox may require an explanatory phrase such as regulativ sinov muhiti rather than a literal lexical calque. Therefore, translation sometimes prioritizes conceptual clarity over structural imitation.

Hybrid formation is one of the most characteristic patterns of Uzbek innovative economic discourse. A hybrid term combines an international or borrowed component with a native or previously assimilated element. Examples include kripto-birja, kripto-do'kon, fintex startup, raqamli ekotizim operatori and mayning-pul. These structures demonstrate that borrowing and native word formation are not competing processes; they interact dynamically.

The semantic function of the native or assimilated component is often to increase transparency. In kripto-birja, kripto- identifies the technological domain, while birja anchors the innovation in an established economic category. The combination is therefore easier to interpret than an entirely foreign multiword expression. Similarly, fintex startup classifies a startup by sector while preserving an internationally recognizable innovation label.

Hybridization can be viewed as a transitional mechanism between borrowing and full localization. It allows the language to retain terminological continuity with international discourse while adapting the new unit to local communicative expectations.

Uzbek economic terminology also contains numerous process nouns ending in -izatsiya, including tokenizatsiya, monetizatsiya, kapitalizatsiya and dekarbonizatsiya. Historically, these forms belong to an international derivational layer rather than to inherited Turkic morphology, yet they function productively in contemporary Uzbek specialized language.

The semantics of -izatsiya parallels English -ization: the derived noun denotes a process, transformation or institutional action. This cross-linguistic similarity facilitates terminological equivalence. Tokenization → tokenizatsiya and monetization → monetizatsiya show near-direct structural correspondence, although pronunciation, spelling and grammatical behavior are adapted to Uzbek.

At the same time, Uzbek may use native syntactic or derivational alternatives for some concepts. For instance, decentralization may be represented by a borrowed international form

or by an Uzbek equivalent built around markazsizlashtirish. Such variation demonstrates competition between international derivational morphology and native derivational resources.

Contrastive derivational-semantic analysis

Model	English example	Uzbek realization	Main mechanism	Semantic effect
Compounding	digital wallet	raqamli hamyon	analytic/calque	specialization + metaphor
Compounding	green finance	yashil moliya	analytic/calque	ecological specification
Blend	FinTech	fintex	borrowing/adaptation	compressed sector label
Blend	RegTech	regtex	borrowing/adaptation	regulatory-technology synthesis
Compound	crowdfunding	kraudfanding / ommaviy moliyalashtirish	borrowing translation or	collective financing
Derived noun	tokenization	tokenizatsiya	international suffixation	process nomination
Semantic shift	wallet	hamyon	metaphorical specialization	physical → digital storage
Semantic shift	ecosystem	ekotizim	metaphorical specialization	biological → business network
Hybrid	crypto exchange	kripto-birja	borrowed assimilated component +	domain classification
Analytic term	platform economy	platforma iqtisodiyoti	calque/hybrid analytic formation	new economic model

Table 1. Major derivational-semantic correspondences in English and Uzbek innovative economic vocabulary.

The comparison reveals both symmetry and asymmetry. Symmetry is strongest where the two languages share an international terminological base or where Uzbek reproduces the conceptual structure of an English compound. Tokenization/tokenizatsiya, digital wallet/raqamli hamyon and green finance/yashil moliya show relatively transparent correspondence between form and meaning.

Asymmetry is stronger in compressed English formations. FinTech, RegTech and SupTech are highly economical English blends, but Uzbek usually imports them rather than recreating equivalent native blends. This difference reflects typological and sociolinguistic factors. English has a strong tradition of productive clipping and blending in technological vocabulary, whereas Uzbek more often receives the established international form and integrates it into local usage.

A second asymmetry concerns compounds. English can freely create noun + noun compounds with minimal overt marking, whereas Uzbek commonly realizes comparable concepts through

attributive analytic constructions, izafet-like noun relations or translated multiword combinations. Consequently, a single English orthographic word may correspond to an Uzbek phrase. Crowdfunding, for example, may be borrowed as *kraudfanding* or explained through a multiword equivalent connected with collective financing.

A third area is semantic specialization. Both languages use metaphor, but the direction of transfer may differ. English often serves as the immediate source of the innovative metaphor, while Uzbek may either reproduce it through translation or adopt the English form. Digital wallet → *raqamli hamyon* reproduces the metaphor lexically; mining → *mayning* often transfers the form together with the specialized meaning. Thus, semantic innovation in Uzbek may be mediated by translation or borrowing.

These observations suggest that the contrastive study of innovation should distinguish at least three levels: (1) conceptual innovation, referring to the emergence of a new economic category; (2) lexical formation, referring to the linguistic mechanism used to name it; and (3) cross-linguistic adaptation, referring to the way the term is transferred and stabilized in another language. The same concept may therefore have different derivational histories in English and Uzbek.

The derivational structure of a term does not operate independently from meaning. In the material analyzed, five semantic processes are especially important: specialization, extension, metaphorization, recombination and simplification.

Specialization occurs when a general lexical item develops a narrower professional meaning. Platform, wallet, token and ecosystem are examples. The general meaning is not completely erased; instead, one or more semantic features are selected and reorganized within an economic conceptual frame.

Extension is visible when a term broadens from a narrow professional referent to wider economic or public use. Startup may be used strictly for a scalable innovation-oriented business, but in general communication it can broaden toward the meaning 'newly established business'. This extension is often associated with popularization and partial determinologization.

Metaphorization provides a cognitive bridge between old and new concepts. Sandbox, mining, wallet and ecosystem are semantically effective because they map an unfamiliar economic or technological process onto a familiar experiential domain. Such terms can therefore be simultaneously innovative and intuitively interpretable.

Recombination is characteristic of compounds and hybrids. Existing concepts are not changed individually; rather, their combination produces a new category. Green + finance, platform + economy and crypto + exchange illustrate this mechanism. The semantic innovation lies in the relation created between components.

Simplification often accompanies the movement of terms from expert discourse into general communication. Highly technical definitions are reduced to more accessible meanings, while the lexical form remains stable. This process helps explain why terms such as fintech, startup, blockchain and token become part of broader public vocabulary.

Proposed contrastive model of innovative economic nomination.

On the basis of the analysis, innovative economic nomination in English and Uzbek can be represented as a multi-stage process. The first stage is conceptual emergence: a new technology, financial instrument, business model or regulatory practice creates a nominative

need. The second stage is lexical formation in the source or primary discourse language. English frequently uses compounding, blending, clipping and affixation at this stage.

The third stage is terminological stabilization. The new unit becomes associated with a more precise professional definition and is used by institutions, experts and specialized media. The fourth stage is cross-linguistic transfer. In Uzbek, the term may be borrowed, adapted, calqued, translated descriptively or combined with local elements. The fifth stage is grammatical and derivational integration, during which the unit participates in Uzbek syntax and morphology.

The sixth stage is semantic diffusion. As the underlying economic concept becomes socially relevant, the term moves beyond specialist communication. Its meaning may become simpler, broader or more metaphorically salient. The final stage is lexical stabilization, although this stage is not necessarily permanent because competing variants may continue to coexist.

This model can be summarized as follows: conceptual innovation → source-language word formation → professional stabilization → cross-linguistic transfer → structural adaptation → semantic diffusion → lexical stabilization. English and Uzbek differ primarily in the middle stages: English more often generates the initial compact form, whereas Uzbek must select among borrowing, calquing, hybridization and explanatory translation.

The model also clarifies why one-to-one equivalence is often impossible. The same concept may be realized by a blend in English, a borrowing in Uzbek, and an explanatory phrase in formal Uzbek documentation. Equivalence should therefore be evaluated at the conceptual and communicative levels, not only by morphological similarity.

The results confirm that innovative economic vocabulary is shaped by two opposing but complementary tendencies: compression and explanation. English frequently compresses complex concepts into short lexical formations such as FinTech, RegTech, stablecoin and crowdfunding. Uzbek, as a receiving language for many of these innovations, may preserve the compressed form or expand it through analytic explanation. The choice depends on audience, institutional context and the degree of lexical familiarity.

Derivational productivity also interacts with internationalization. Forms built with -ization/-izatsiya demonstrate a translingual morphological pattern that can be recognized across languages. By contrast, English blends based on -Tech display strong source-language productivity but are usually borrowed rather than independently recreated in Uzbek. Thus, some word-formation models are internationally shared, while others remain language-specific in productivity.

The role of semantic motivation is equally important. Terms that are morphologically transparent or metaphorically accessible spread more easily. Digital wallet/raqamli hamyon and green finance/yashil moliya are understandable because their components guide interpretation. Highly abbreviated forms such as KYC or AML/SFT require institutional explanation, at least during early stages of use. Communicative transparency therefore influences the speed and manner of lexical integration.

From a lexicographic perspective, innovative economic terms should be described with information about formation, source language, semantic development and usage domain. A dictionary entry for fintex, for example, should indicate its relation to English FinTech, its clipped origin from finance + technology, its meaning as technology-driven financial innovation, and its use in Uzbek financial discourse. For hybrid units, both the borrowed and local components should be identified.

For translation practice, literal equivalence should not be treated as an absolute goal. A compact English term may require a descriptive Uzbek rendering in legal or educational contexts, while

a borrowed form may be preferable in professional technology discourse. Translators should therefore consider terminological standardization, target-reader familiarity and semantic transparency.

From the standpoint of language policy and terminology planning, uncontrolled variation can create competing forms. Fintech/fintex, blockchain/blokcheyn, cryptocurrency/kriptovalyuta and open banking/ochiq bank tizimi may appear in parallel. Standardization should not simply eliminate variation but should evaluate frequency, transparency, conformity with Uzbek orthographic norms, institutional usage and compatibility with international terminology.

Finally, the study supports a broader theoretical conclusion: derivation and semantics should not be separated when analyzing economic neologisms. A new form is successful because it organizes meaning efficiently, while a semantic innovation often becomes stable because an appropriate formal model supports it. Innovative terminology is therefore best understood as a joint product of morphological productivity, cognitive motivation, discourse need and interlingual contact.

Conclusion

The contrastive analysis of innovative economic speech units in English and Uzbek demonstrates that lexical innovation is a multidimensional process in which word formation, semantic change and cross-linguistic adaptation are closely interrelated. English economic discourse actively employs compounding, blending, abbreviation, affixation and semantic derivation. These mechanisms produce compact and productive terms that rapidly circulate through international professional communication.

Uzbek economic discourse uses a broader combination of mechanisms conditioned by language contact. Direct borrowing, phonographic adaptation, calquing, analytic translation, hybrid formation and integration of international derivational models are especially prominent. Borrowed forms do not remain structurally isolated; they enter Uzbek grammatical relations and participate in new combinations.

Semantically, the most recurrent processes are specialization, metaphorization, extension, recombination and simplification. The development of wallet/hamyon, ecosystem/ekotizim, mining/mayning and sandbox-type terms shows that innovative terminology often builds new economic concepts from familiar cognitive structures. Likewise, green finance/yashil moliya and digital wallet/raqamli hamyon demonstrate that metaphorical and compositional meaning can be transferred across languages with a high degree of conceptual equivalence.

The study therefore proposes that innovative economic units be analyzed through an integrated derivational-semantic model rather than through formal classification alone. Such a model is useful for contrastive linguistics, terminology studies, translation, lexicography and the standardization of rapidly changing economic vocabulary. Further research may expand the dataset through corpus evidence from English and Uzbek institutional, media and professional texts and may quantify the productivity and frequency of individual word-formation models.

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