



FACTORS OF THE EMERGENCE OF NEOLOGISMS IN THE MODERN UZBEKISTAN LANGUAGE

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Annotation:

This article explores the difficulties students face in learning accounting vocabulary in English as a foreign or second language. Accounting terminology is highly specialized, abstract, and often rooted in both linguistic and conceptual complexity, which creates significant challenges for learners. The study analyzes linguistic, cognitive, and pedagogical factors that hinder vocabulary acquisition, including polysemy of financial terms, lack of contextual understanding, interference from native language structures, and insufficient exposure to authentic accounting discourse. The role of teaching methods, textbook design, and classroom practices is also examined. The findings indicate that students struggle not only with memorizing terminology but also with applying accounting vocabulary accurately in professional contexts. The article suggests that improved instructional strategies, contextualized learning, and integration of real-world financial materials can significantly enhance vocabulary acquisition in accounting education.

Keywords: accounting vocabulary, English for Specific Purposes, vocabulary acquisition, language learning difficulties, accounting terminology, second language learning, cognitive load, financial discourse, pedagogical methods, lexical competence.

ZAMONAVIY O‘ZBEK TILIDA NEOLOGIZMLARNING YUZAGA KELISH OMILLARI

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Anotatsiya:

Ushbu maqola talabalar tomonidan ingliz tilida buxgalteriya atamalarini o‘rganish jarayonida duch kelinadigan qiyinchiliklarni tahlil qiladi. Buxgalteriya terminologiyasi o‘zining murakkabligi, abstraktligi va maxsus kasbiy soha bilan bog‘liqligi tufayli til o‘rganuvchilar uchun sezilarli qiyinchiliklar tug‘diradi. Tadqiqotda leksik birliklarni o‘zlashtirishga to‘sqinlik qiluvchi lingvistik, kognitiv va pedagogik omillar, jumladan, terminlarning ko‘p ma‘noliligi, kontekst yetishmasligi, ona tili ta‘siri hamda autentik iqtisodiy



matnlar bilan yetarli ishlash imkoniyatining yoʻqligi tahlil qilinadi. Shuningdek, oʻqitish metodikasi va darsliklarning roli ham koʻrib chiqiladi. Natijalar shuni koʻrsatadiki, talabalar nafaqat terminlarni yodlashda, balki ularni amaliy kasbiy nutqda toʻgʻri qoʻllashda ham qiyinchiliklarga duch keladilar.

Kalit soʻzlar: buxgalteriya terminologiyasi, maxsus maqsadlar uchun ingliz tili, leksik oʻzlashtirish, til oʻrganish qiyinchiliklari, iqtisodiy terminlar, ikkinchi til oʻrganish, kognitiv yuklama, moliyaviy diskurs, pedagogik metodlar, leksik kompetensiya.

INTRODUCTION

The rapid globalization of education, business, and financial communication has significantly increased the demand for English proficiency in specialized academic fields. Among these fields, accounting occupies a particularly important position due to its direct connection with international business operations, financial reporting standards, and global economic integration. As a result, English for Specific Purposes (ESP), especially English for Accounting, has become an essential component of modern higher education curricula. However, despite its growing importance, many students encounter substantial difficulties in acquiring accounting vocabulary in English, which directly affects their academic performance and professional readiness. Accounting terminology is characterized by a high level of specialization, abstraction, and conceptual density. Unlike general vocabulary, accounting terms often represent complex financial processes, legal principles, and standardized reporting procedures. This creates additional cognitive load for learners, particularly those whose first language differs significantly from English in structure and conceptual organization. Students are required not only to memorize lexical items but also to understand their precise functional meaning within financial contexts such as balance sheets, income statements, auditing reports, taxation systems, and corporate finance documentation. The importance of improving foreign language education in specialized fields is also reflected in national educational policies and reforms aimed at modernizing higher education systems and aligning them with international standards. In the Republic of Uzbekistan, significant attention has been given to enhancing English language teaching and integrating it into professional disciplines such as economics, finance, and accounting. These reforms are supported by several normative and strategic documents that emphasize the role of foreign language competence in ensuring national competitiveness in the global labor market. In particular, the Constitution of the Republic of Uzbekistan establishes the foundation for educational development and guarantees citizens' rights to education, thereby creating conditions for continuous improvement of professional training systems. The Law "On Education" further defines the importance of modern educational standards, competency-based learning, and the integration of international best practices into national curricula. These legal frameworks provide the basis for introducing English-medium instruction in specialized disciplines, including accounting and finance.¹ Moreover, the Presidential Decree No. PF-5847 "On Approval of the Concept for the Development of the Higher Education System of the Republic of Uzbekistan until 2030"

¹ Law of the Republic of Uzbekistan "On Education". – Tashkent, 2020 (amended version).



highlights the necessity of improving foreign language proficiency among students and aligning educational programs with international academic and professional standards. ²This document emphasizes the importance of training specialists who are capable of operating in multilingual and globalized professional environments. In this context, mastery of English accounting vocabulary becomes a key component of professional competence for future economists and accountants. Additionally, the “Strategy for Innovative Development of the Republic of Uzbekistan (2019–2030)” underscores the role of human capital development, digital transformation, and integration into the global economy. ³These priorities require graduates to possess strong foreign language skills, particularly in professional domains where English serves as the primary medium of communication. Accounting, being one of the core disciplines in business and economics, is directly influenced by these strategic reforms. Despite these policy initiatives, empirical observations in higher education institutions indicate that students continue to face significant challenges in learning accounting vocabulary in English. These challenges are associated with multiple factors, including limited exposure to authentic financial texts, insufficient integration of terminology in classroom instruction, and a lack of contextualized teaching materials. Furthermore, the abstract nature of accounting concepts often leads to difficulties in comprehension and retention, especially when students attempt to translate terms directly from their native language without understanding their functional meaning in English-speaking financial systems. From a linguistic perspective, accounting vocabulary is highly polysemous and context-dependent. Many terms may have different meanings depending on their usage in legal, corporate, or financial contexts. For example, words such as “assets,” “liabilities,” “equity,” “revenue,” and “depreciation” require precise conceptual understanding rather than simple lexical memorization. This complexity increases the cognitive burden on learners and necessitates the development of specialized teaching methodologies that combine linguistic instruction with subject-specific knowledge. Pedagogically, the effectiveness of accounting vocabulary acquisition depends on the integration of ESP methodologies, task-based learning, and authentic materials such as financial statements, audit reports, and business case studies. However, in many educational settings, traditional teaching approaches still dominate, relying heavily on rote memorization and decontextualized vocabulary lists. This approach limits students’ ability to apply accounting terminology in real-world professional situations and reduces long-term retention of lexical items. The growing importance of digital learning tools also plays a significant role in shaping vocabulary acquisition processes. Online platforms, accounting software simulations, virtual classrooms, and interactive learning applications provide new opportunities for contextualized vocabulary learning. However, the effectiveness of these tools depends on their pedagogical integration and the level of teacher preparedness in using digital resources effectively. In conclusion, the study of difficulties students face in learning accounting vocabulary in English is highly relevant in the context of globalization, educational reform, and the increasing demand for internationally competent specialists. Understanding these challenges is essential for developing more effective teaching strategies, improving

² Presidential Decree No. PF–5847 “On Approval of the Concept for the Development of the Higher Education System of the Republic of Uzbekistan until 2030”. – 2019.

³ Development of the Higher Education System of the Republic of Uzbekistan until 2030”. – 2019.



curriculum design, and enhancing students' lexical competence in professional English. The present research aims to explore the linguistic, cognitive, and pedagogical factors that contribute to these difficulties and to provide insights for improving accounting vocabulary instruction in higher education institutions.

The difficulties students face in learning accounting vocabulary in English are multifaceted and arise from the interaction of linguistic, cognitive, pedagogical, and contextual factors. Accounting terminology represents a specialized register of English that differs significantly from general vocabulary in terms of semantic precision, conceptual abstraction, and disciplinary usage. Unlike everyday language, where meaning can often be inferred from context or general experience, accounting vocabulary requires learners to understand structured financial systems, standardized reporting procedures, and internationally accepted accounting principles. This inherent complexity creates a significant barrier for students, particularly those who have limited prior exposure to both English and professional accounting concepts. As a result, vocabulary acquisition in this field cannot be reduced to simple memorization but instead demands deep conceptual understanding and contextual application. One of the primary linguistic challenges is the polysemous nature of accounting terms. Many words used in accounting carry different meanings depending on context, which often leads to confusion among learners. For example, terms such as "balance," "account," "capital," and "interest" may appear familiar in everyday English, but in accounting discourse they acquire highly specific technical meanings. Students frequently attempt to interpret these terms based on their general language knowledge, which results in misunderstanding and incorrect usage. Additionally, accounting vocabulary is heavily influenced by Latin-based terminology and standardized international financial reporting systems, which further increases the cognitive complexity of learning. The presence of abbreviations, acronyms, and formulaic expressions in financial documents adds another layer of difficulty, as students must simultaneously decode linguistic and numerical information. Another significant difficulty stems from the cognitive load associated with learning accounting vocabulary. Cognitive load theory suggests that learners have limited mental capacity for processing new information, and when both linguistic and conceptual demands are high, learning becomes more challenging. In accounting education, students are required not only to learn new English words but also to understand the underlying financial concepts they represent. This dual burden often overwhelms learners, particularly those with weak foundations in either English language proficiency or accounting principles. Consequently, students may experience frustration, reduced motivation, and difficulty retaining new terminology over time. The influence of the native language is also a critical factor in vocabulary acquisition. Interference from the first language often leads to literal translation errors and conceptual misinterpretation. In many cases, students attempt to map accounting terms directly from their native language equivalents, assuming one-to-one correspondence where none exists. This results in semantic distortion and inaccurate usage in professional contexts. Moreover, structural differences between English and the students' native language can further complicate comprehension, especially in complex sentence constructions commonly found in financial reports and accounting textbooks. Such linguistic interference highlights the importance of contrastive analysis in teaching accounting vocabulary. Pedagogical practices also play a crucial role in shaping students' difficulties. In many educational institutions, accounting vocabulary is taught through traditional methods that emphasize rote memorization rather than contextual understanding. Vocabulary lists,



translation exercises, and isolated term definitions are commonly used, but these approaches often fail to develop students' ability to apply terminology in authentic professional situations. Without exposure to real-world accounting documents such as balance sheets, income statements, audit reports, and financial statements, students struggle to connect vocabulary with practical usage. This gap between theoretical knowledge and practical application significantly reduces the effectiveness of vocabulary learning.

Furthermore, insufficient integration of English for Specific Purposes (ESP) methodology contributes to learning difficulties. ESP approaches emphasize the teaching of language within specific professional contexts, combining linguistic instruction with subject matter knowledge. However, in many cases, accounting courses do not fully integrate ESP principles, resulting in a separation between language learning and accounting content. This separation prevents students from developing communicative competence in professional English and limits their ability to use accounting terminology fluently and accurately in academic and workplace settings.⁴The role of teaching materials and textbooks is equally important. Many existing textbooks do not adequately reflect authentic accounting discourse or fail to incorporate updated terminology used in modern financial systems. As a result, students are often exposed to outdated or overly simplified vocabulary that does not match real-world professional requirements. Additionally, a lack of multimedia resources, interactive exercises, and digital learning platforms further restricts students' opportunities for meaningful engagement with accounting vocabulary. In contrast, research shows that exposure to authentic materials significantly enhances vocabulary retention and conceptual understanding. Technological factors also influence the process of vocabulary acquisition. While digital learning tools, accounting software simulations, and online educational platforms have the potential to improve learning outcomes, their effectiveness depends on proper integration into the curriculum. In many cases, students either lack access to such tools or are not adequately trained to use them effectively for language learning purposes. This creates a gap between technological potential and actual educational practice. When properly implemented, however, digital resources can provide contextualized learning environments that simulate real accounting tasks, thereby improving both vocabulary acquisition and professional competence.

Motivational factors further contribute to students' difficulties. Learning accounting vocabulary in English requires sustained effort, discipline, and consistent practice. However, students often perceive accounting terminology as difficult, abstract, and disconnected from immediate communication needs. This perception can reduce motivation and engagement, leading to superficial learning strategies such as memorization without comprehension.⁵Increasing student motivation through interactive teaching methods, problem-based learning, and real-life case studies is therefore essential for improving vocabulary acquisition outcomes. Assessment methods used in accounting education also affect vocabulary learning. Traditional assessment systems that focus on written examinations and memorization of definitions may not adequately measure students' ability to use vocabulary in practical contexts. As a result, students may prioritize short-term memorization over long-term understanding. Alternative

⁴ Ellis, R. *The Study of Second Language Acquisition*. Oxford University Press, 1994.

⁵ Dudley-Evans, T., St John, M. J. *Developments in English for Specific Purposes*. Cambridge University Press, 1998.



assessment strategies such as project-based evaluation, case study analysis, and oral presentations can provide more accurate measures of students' lexical competence and encourage deeper engagement with accounting terminology. Overall, the difficulties students face in learning accounting vocabulary in English arise from a combination of linguistic complexity, cognitive overload, native language interference, traditional pedagogical practices, limited exposure to authentic materials, and motivational challenges. Addressing these issues requires a comprehensive approach that integrates modern teaching methodologies, ESP principles, digital learning tools, and contextualized instruction. By improving the quality of vocabulary teaching and creating more effective learning environments, educators can significantly enhance students' ability to master accounting terminology and apply it successfully in professional contexts. This, in turn, contributes to the development of globally competent specialists capable of operating in international financial and business environments.

CONCLUSION

The study on the difficulties students face in learning accounting vocabulary in English demonstrates that vocabulary acquisition in this specialized field is a complex and multidimensional process. Accounting terminology is not merely a collection of lexical items but a system of conceptual knowledge that requires both linguistic competence and subject-specific understanding. The findings of the research indicate that students' challenges arise from the interaction of linguistic complexity, cognitive limitations, pedagogical shortcomings, and insufficient exposure to authentic professional discourse. One of the key conclusions is that accounting vocabulary is highly context-dependent and often polysemous, which leads to misunderstanding and incorrect usage among learners. The dual demand of mastering both English language structures and accounting concepts creates a significant cognitive burden, especially for students with limited prior knowledge of either domain. Additionally, interference from the native language further complicates comprehension and leads to translation-based errors that hinder accurate vocabulary acquisition. The research also confirms that traditional teaching methods, which rely heavily on rote memorization and decontextualized vocabulary lists, are insufficient for developing professional lexical competence. Effective acquisition of accounting terminology requires the integration of English for Specific Purposes (ESP) methodologies, authentic materials, and task-based learning approaches that simulate real-world accounting situations. Furthermore, digital learning tools and interactive resources, when properly implemented, can significantly enhance students' engagement and retention of specialized vocabulary. In conclusion, improving students' competence in accounting vocabulary requires a comprehensive pedagogical approach that combines linguistic instruction with professional context, cognitive support, and modern educational technologies. Addressing these challenges will not only improve academic performance but also prepare students for effective participation in global financial and business environments.

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