

**THE TRANSLATION OF ECONOMIC TERMS
IN THE BOOK *THE PSYCHOLOGY OF MONEY***

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Abstract: Translating economic terms is a challenging task since the translator needs to understand economics and be able to convey the concepts to the target language. In translating economic books for lay readers, the translator also needs to consider the lexical choice so that the target readers can understand the translation easily. This study aims to analyze the translation procedures applied in the translation of economic terms in the book *The Psychology of Money* written by Morgan Housel and to find out whether the translation is oriented to the source language or the target language. The data in this study were analyzed qualitatively by using the taxonomy of translation procedures by Vinay and Darbelnet. The results showed that there were seven translation procedures applied in the translation of economic terms: borrowing, calque, literal translation, a combination of borrowing and literal translation, transposition, equivalence, and combination of transposition and borrowing. The literal translation is the most dominant translation procedure applied to translate economic terms. Based on the analysis of the translation procedures, it can be concluded that the translation of economic terms in this study is oriented to the source language.

Keywords: *economic terms, economic translation, financial translation*

INTRODUCTION

Globalization has led to an increase in financial activity and business transactions between countries. As a result, the demand for economic translation has been growing rapidly in recent years. Despite the high volume of economic translation in practice, it has not been much researched and discussed by translation scholars (Chan, 2015; Sun,

2020). Due to this reason, the researchers are interested in conducting a study regarding economic translation from English into Indonesian.

The economic translation is a subfield of specialized translation which is related to economy, commerce, finance, investment, and banking (Hernández et al., 2016). English is regarded as the primary language of the economy since most economic terminology and concepts originate from it. The translation of economic text involves technical terms and cultural context which require specific expertise (Mateo, 2014)). Therefore, in addition to excellent linguistic competencies in the Source Language (SL) and the Target Language (TL), the translators must be knowledgeable about economics as well. The translators must constantly update themselves with the latest economic news as it continuously generates new terms and concepts (Melnichuk & Osipova, 2016). Good knowledge of a specialized domain such as economy will enable the translator to understand the text and help them find the appropriate equivalent in the TL (Alim, 2015).

Economic translation also plays a role in increasing financial literacy in society. Since 2020, the global economy has been affected tremendously by the COVID-19 pandemic. As a result, more and more people realize the importance of financial literacy (Kengatharan et al., 2020; Pangestu & Karnadi, 2020). Good financial literacy will help people survive in times of crisis by having an emergency fund and diversified investment (Yuesti et al., 2020). Financial literacy can be obtained by reading books related to economics and finance. Since English is the dominant language of the world economy, economic books need to be translated from English into other languages so that TL readers can understand the concept. Therefore, translation has an important role in spreading financial literacy.

Several studies related to economic translation have been conducted previously. Noviaty (2012) analyzed the techniques applied to translate financial terms in financial statements from English into Indonesian. In her study, it was found that seven translation techniques were used. The translation techniques were borrowing, calque, literal translation, reduction, modulation, transposition, and established equivalent. Another relevant study was conducted by Karnedi (2015), which discussed the translation of economic textbooks about the status of English as the dominant language. The research concluded that the translation of economic textbooks from English into

Indonesian tends to adopt the ideology of foreignization. The argument was supported by the frequent use of SL-oriented techniques, namely literal translation, and faithful translation. A similar result was revealed from the research conducted by Hesmanitifar & Biria (2015). The study investigated the translation strategies utilized for translating the English economic terms to Persian. It was found that literal translation was the most dominant strategy utilized in the translation of economic terms.

The difference between this study and the three previous studies is in the data source. The previous studies discussed the translation of economic terms in financial statements, economic textbooks, and an economic dictionary. Meanwhile, this study analyzes the translation of economic terms in the book *The Psychology of Money* written by Morgan Housel. The book was chosen as the data source since it contains a lot of economic terms and is targeted to lay readers or non-experts in economics. Translating a popular financial book means that the translator needs to choose the words that lay readers can easily understand. The translator also needs to consider the genre of the text so that they can opt for the most suitable translation procedures (Nurhantoro, 2020). Based on the background, it is interesting to find out the procedures applied in translating the economic terms in the book *The Psychology of Money* and whether the translation is oriented to the SL or the TL. Hopefully, this research will enrich the readers' vocabulary in the economic field and serve as a reference for translators in translating economic texts.

REVIEW OF LITERATURE

Translation Procedures

Vinay & Darbelnet (2000) proposed a taxonomy of translation procedures which is divided into two major methods of translation: direct translation and oblique translation. Direct translation includes three procedures: borrowing, calque, and literal translation. Meanwhile, oblique translation comprises transposition, modulation, equivalence, and adaptation.

Direct translation is possible due to parallel categories or parallel concepts between the SL and the TL. The structure and the lexical choice of the TL generally resemble those in the SL. Direct translation consists of (1) Borrowing, which involves the use of foreign terms in the TL; (2) Calque, a type of borrowing in which one

language takes an expressive form from another and then literally translates each of its constituents; (3) Literal Translation, or word for word translation, involves the direct transfer of a message from SL text into a grammatically and semantically appropriate TL text. These three procedures can be categorized as SL-oriented translation procedures since they tend to retain the foreignness of the SL.

Due to structural or metalinguistic incompatibilities, certain SL texts may need to be translated by altering the syntactic structure or the lexis. In this circumstance, more complex procedures must be utilized to maintain the quality of the translation. These procedures are known as oblique translation methods, which include: (4) Transposition, the process of changing a word class to another without altering the meaning; (5) Modulation, which involves modifying the message form by the shift in perspective; (6) Equivalence, the procedure which creates an equivalent text in the TL by using entirely different lexical and syntactical methods; (7) Adaptation, which is employed when the SL culture is unknown in the TL. In this case, the translators must create a new circumstance that can be regarded as equivalent in such cases. The four procedures are more oriented to the TL since they aim for accuracy and acceptability in the TL.

METHOD

This research applied a descriptive qualitative approach to analyze the translation of economic terms in the book *The Psychology of Money* written by Morgan Housel. The book was translated into Indonesian by Zia Anshor. The book was chosen as the data source since it contains many economic terms and it is a very popular book that many financial experts recommend. The book has sold more than a million copies and has been translated into 46 languages, including Indonesian.

The data on economic terms were collected through content analysis by reading the English version and its Indonesian translation. After collecting the data, the translation procedures were analyzed using the taxonomy proposed by Vinay and Darbelnet (2000). According to Vinay and Darbelnet, there are seven translation procedures, namely borrowing, calque, literal translation, transposition, modulation, equivalence, and adaptation. These procedures were used to analyze the translation of the economic terms found in the book *The Psychology of Money*. The number of

translation procedures applied to translate the economic terms was used to determine whether the translation was oriented to the SL or the TL.

FINDINGS AND DISCUSSION

Findings

After the data collection process, it was found that there were 122 economic terms found in the book *The Psychology of Money*. There were seven procedures applied to translate the economic terms: borrowing (10 data), calque (18 data), literal translation (66 data), a combination of borrowing and literal translation (9 data), transposition (14 data), equivalence (3 data), a combination of transposition and borrowing (2 data). Table 1 shows the percentage of translation procedures applied to translate the economic terms.

Table 1. Percentage of Translation Procedures

No.	Translation Procedures	Total Data	Percentage
1	Borrowing	10	8,20%
2	Calque	18	14,75%
3	Literal Translation	66	54,09%
4	Combination of Borrowing and Literal Translation	9	7,38%
5	Transposition	14	11,48%
6	Equivalence	3	2,46%
7	Combination of Transposition and Borrowing	2	1,64%

This segment is divided into several sections based on the translation procedures found in the analysis, namely: borrowing, calque, literal translation, a combination of borrowing and literal translation, transposition, equivalence, and combination of transposition and borrowing. The analysis of the representative data is based on the theory proposed by Vinay and Darbelnet (2000).

Borrowing

Table 2. The Translation of Economic Terms Using Borrowing

Data Number	SL	TL
1	“Read saved what little he could and invested it in blue-chip stocks.” (Housel, 2020: 2)	“Read menabung berapa pun yang bisa dia tabung dan menginvestasikannya di saham <i>blue chip</i> .” (Anshor, 2021: XVI)

In datum 1, the term “blue chip” was retained in the TL by applying the borrowing procedure since there was no alteration in lexis and structure. According to Banks (2010) in *The Palgrave Macmillan Dictionary of Finance, Investment and*

Banking, the term “blue chip” is defined as the stock of a well-established company with big capitalization, excellent reputation, and a good track record of growth and earnings. A few examples of blue-chip stocks are Apple, Google, Microsoft, Berkshire Hathaway, and Coca-Cola. Meanwhile in Indonesia, blue chip stocks include BCA, BRI, Bank Mandiri, Telkom, and Astra. The term “blue chip” is commonly used among stock investors in Indonesia to refer to stocks of high-quality companies. Therefore, the decision to retain the foreign term in the TL is suitable in this context. The application of the borrowing procedure means that the translation of the term is SL-oriented.

Calque

Table 3. The Translation of Economic Terms Using Calque

Data Number	SL	TL
57	“He was once asked how he invested his own money, and described his portfolio allocation in the 1950s.” (Housel, 2020: 90)	“Dia pernah ditanya bagaimana dia menginvestasikan uangnya sendiri, dan menjabarkan alokasi portofolionya pada 1950-an. (Anshor, 2021: 105)
65	“This goes for something as specific as the stock market .” (Housel, 2020: 138)	“Itu berlaku bagi yang sespesifik bursa saham .” (Anshor, 2021: 171)

The application of calque can be seen in the translation of the phrase “portfolio allocation” into Indonesian as “*alokasi portofolio*” as shown in datum 57. The goal of an investment strategy known as portfolio allocation is to strike a healthy balance between risk and reward by allocating a given investment portfolio over a variety of asset classes. The Indonesian translation demonstrated that the English economic phrase was adapted according to the structure of a noun phrase in the Indonesian language. In this particular instance, the calque procedure was applied by altering the structure of the words but maintaining their original meanings. Although the SL and the TL phrases have the same meaning, the words are put in different order.

Another example of the application of calque in the translation of the economic term is shown in datum 65. The English noun phrase “stock market” was translated into the Indonesian noun phrase “*bursa saham*.” The calque procedure was used to translate this economic concept into Indonesian. The stock market refers to the place where purchasing and selling stocks occur. It is comparable to the definition of the Indonesian phrase “*bursa saham*”, which refers to a place where stock or shares can be sold and bought. The term “*bursa saham*” was translated from the English term “stock market” and it is commonly used in Indonesia.

Literal Translation

Table 4. The Translation of Economic Terms Using Literal Translation

Data Number	SL	TL
6	“If you grew up when inflation was high, you invested less of your money in bonds later in life compared to those who grew up when inflation was low.” (House1, 2020: 11)	“Jika Anda tumbuh dewasa ketika inflasi tinggi, Anda menginvestasikan lebih sedikit uang di obligasi dan lebih belakangan dalam hidup dibanding mereka yang tumbuh dewasa ketika inflasi rendah.” (Anshor, 2021: 5)
31	“You can’t blame people for devoting all their effort—effort in what they learn and what they do—to trying to earn the highest investment returns .” (House1, 2020: 43)	“Jangan salahkan orang kalau mengerahkan segenap upaya – dalam belajar dan berbuat – mencoba meraih hasil investasi terbesar.” (Anshor, 2021: 46)
49	“Investor Josh Brown, who advocates and mostly owns diversified funds , once explained why he also owns a smattering of individual stocks.” (House1, 2020: 93)	“Investor Josh Brown, yang mengadvokasikan dan umumnya memiliki reksadana terdiversifikasi , pernah menjelaskan mengapa dia juga memiliki sejumlah saham individual.” (Anshor, 2021: 108)

The term “bonds” was translated into “*obligasi*” using literal translation, as shown in datum 6. The definition of the economic term “bond” is provided in the Dictionary of Finance and Investment Terms as “any interest-bearing or discounted government or corporate instrument that requires the issuer to pay the bondholder a specified amount of money periodically and to repay the initial amount of the loan” (Downes & Goodman, 2014). Meanwhile, the term “*obligasi*” is defined by *Otoritas Jasa Keuangan* (The Financial Services Authority of Indonesia) in OJK-Pedia as “*dokumen bermeterai yang menyatakan bahwa penerbitnya akan membayar kupon kepada pemegang obligasi secara berkala, dan membayar utang pokoknya pada waktu tertentu.*” Based on the definitions, it can be concluded that the terms “bonds” and “*obligasi*” are semantically equivalent. The application of literal translation means that the translation is oriented to the SL.

Datum 31 also illustrates the application of literal translation to translate the economic term “investment returns” into “*hasil investasi*” in Indonesian. Each component of the source phrase is translated literally into the TL. There is also a change in the grammatical structure of the noun phrase in the translated version to make it grammatically acceptable in the TL. In the SL form of “investment returns,” the head of the noun phrase is the word “returns”, which is preceded by the premodifier “investment.” In the translated version, the word “*hasil*” serves as the head of the noun phrase, and the word “*investasi*” modifies it. In translating this noun phrase, a literal

translation technique can transfer the meaning of the original phrase. “*Hasil*” is the Indonesian term for “return,” whereas “*investasi*” is the translation of the word “investment.” Both SL and TL words have the same meaning: the investor’s profit or revenue from the investment.

Datum 49 shows another use of the literal translation procedure to translate an economic phrase. The Indonesian noun phrase “*reksadana terdiversifikasi*” was translated from the English noun phrase “diversified funds.” A diversified fund, according to Investopedia, is an investment fund that is spread across numerous market sectors, assets, or geographic regions. This economic term comprises two words: “diversified” and “funds,” with “*funds*” being translated as “*reksadana*” in Indonesian. According to the *Kamus Besar Bahasa Indonesia* (KBBI), “*reksadana*” refers to *wadah yang digunakan untuk menghimpun dana dari masyarakat pemodal untuk selanjutnya diinvestasikan*. Meanwhile, the word “diversified” was adjusted to the syntactical form of the Indonesian language into “*terdiversifikasi*,” which was utilized to support the word “*reksadana*” to convey the concept of “diversified funds.”

Combination of Borrowing and Literal Translation

Table 5. The Translation of Economic Terms Using the Combination of Borrowing and Literal Translation

Data Number	SL	TL
17	“Before the Ponzi scheme that made Madoff famous, he was a wildly successful and legitimate businessman.” (Housel, 2020: 32)	“Sebelum skema Ponzi yang membuatnya terkenal, Madoff adalah pengusaha wajar-wajar saja yang amat sukses.” (Anshor, 2021: 32)
40	“No one wants to hold cash during a bull market . They want to own assets that go up a lot.” (Housel, 2020: 49)	Tak ada yang ingin memegang uang kas selama pasar bullish . Semua ingin memiliki aset yang naik tinggi.” (Anshor, 2021: 54)

In datum 17, the term “Ponzi scheme” was translated into “*skema Ponzi*” by the combination of borrowing and literal translation procedures. According to the Dictionary of Finance and Investment Terms, the scheme was named after Charles Ponzi, who created a large scheme of pyramiding in the late 1920s. In this type of fraud, the funds from new clients are used to pay “profits” to clients who joined earlier. The scheme will collapse if no new clients are joining and investing their money. In the target text, the name *Ponzi* was retained and the word “scheme” was translated literally into “*skema*.” The structure of the translation was adjusted according to the Indonesian noun phrase.

Another example of the use of the combination of borrowing and literal translation procedures can be seen in the translation of the English noun phrase “bull market” into the Indonesian phrase “*pasar bullish*,” as shown in datum 40. The word “market” was translated literally into “*pasar*.” Meanwhile, the English adjective “bull” was borrowed from the SL and slightly adjusted in the TL as “*bullish*.” Even though there was a slight adjustment, both words have the same word class and meaning. As stated in Investopedia, the idea of bull market derives from how the animal attacks its opponents. That is, a bull will thrust its horns up into the air. This action then related metaphorically to the movement of a market. If the trend in the market was up, it was considered a bull market. The Indonesian translation conveys the same idea. As stated on the IDX website, *pasar bullish* denotes an uptrend in the stock market.

Transposition

Table 6. The Translation of Economic Terms Using Transposition

Data Number	SL	TL
65	“Same with investing, where volatility is almost always a fee, not a fine.” (House1, 2020: 126)	“Sama saja dengan investasi, di mana naik turunnya nilai selalu merupakan biaya, bukan denda.” (Anshor, 2021: 152)

The transposition procedure was applied in the translation of datum 65 since there was a shift in the lexical category from the noun “volatility” into the noun phrase “*naik turunnya nilai*.” However, the meaning remained unchanged. The term “volatility” is defined in the Palgrave Macmillan Dictionary of Finance, Investment, and Banking as “a measure of a reference asset or market price movement.” Even though the Indonesian translation consists of more words, it has conveyed the meaning of the term “volatility.” It is also easier to understand since it does not use a technical term. Applying the transposition procedure and focusing on the readability for the target readers means that the translation of the term is TL-oriented.

Equivalence

Table 7. The Translation of Economic Terms Using Equivalence

Data Number	SL	TL
14	“Even widespread use of consumer debt— mortgages , credit cards, and car loans—did not take off until after World War II.” (House1, 2020: 18)	“Bahkan penggunaan utang konsumen secara luas – KPR , kartu kredit, kredit mobil – belum mulai sampai sesudah Perang Dunia II.” (Anshor, 2021: 13)

The application of the equivalence procedure is illustrated in the translation of the word “mortgages” into “KPR” as can be seen in datum 14. The term Mortgage is defined in the Dictionary of Finance and Investment Terms as “a type of financial instrument in which the borrower gives a lien on the property to the lender as security for the repayment of a loan.” The definition is in line with the concept of KPR, which stands for *Kredit Pemilikan Rumah*, and is defined by *Otoritas Jasa Keuangan* as a credit facility provided by banks to customers who intend to buy property. Even though the SL and the TL terms share the same concept, the structure and the lexical choice are completely different. The word “mortgage” is a noun, while “KPR” is a noun phrase that consists of three words. It shows that the translation is not oriented to the structure and the lexis of the SL. Therefore, it can be concluded that the translation of the term is oriented to the TL.

Combination of Transposition and Borrowing

Table 8. The Translation of Economic Terms Using the Combination of Transposition and Borrowing

Data Number	SL	TL
27	“I have heard many people say the first time they saw a compound interest table.” (Housel, 2020: 41)	“Saya sudah dengar banyak orang berkata bahwa pertama kali mereka melihat tabel bunga berbunga (<i>compound interest</i>).” (Anshor, 2021: 44)

The term “compound interest” was translated into “*bunga berbunga (compound interest)*” by the combination of transposition and borrowing, as shown in datum 27. The application of the transposition procedure can be seen in the change of word class of the adjective “compound” into the verb “*berbunga*” in the TL. The original term was retained in the TL by putting it into brackets. The term “compound interest” is defined in the Dictionary of Finance and Investment Terms as “the interest earned on principal plus interest that was earned earlier.” However, the term “compound interest” actually has the equivalent in the Indonesian language, that is, *bunga majemuk*, which is defined by *Otoritas Jasa Keuangan* in *OJK-Pedia* as “*bunga yang dihitung atas jumlah pinjaman pokok ditambah bunga yang diperoleh sebelumnya.*” The term “*bunga majemuk*” is more appropriate to be used as the translation of the term “compound interest” since it is defined by OJK as the government institution which regulates and supervises the financial services in Indonesia. Moreover, “*bunga majemuk*” also sounds less awkward

than “*bunga berbunga*” in the TL. Since the term was translated using the combination of transposition and borrowing, it can be concluded that it is partially SL-oriented and partially TL-oriented.

Discussion

Based on the analysis of the translation procedures, it was found that there were several SL-oriented and TL-oriented procedures applied to translate the economic terms. The SL-oriented translation procedures were borrowing, calque, literal translation, and a combination of borrowing and literal translation. The application of the borrowing procedure is in line with the study conducted by Biel & Sosoni (2017), which states that the translation of economic terms is characterized by a great number of borrowed words from the English language due to its dominance in economics. However, the literal translation is more frequently applied to translate the economic terms found in this study. Therefore, it can be concluded the translation of English economic terms into Indonesian tends to apply literal translation as the most dominant procedure. The dominant application of SL-oriented translation procedures found in this study is in line with the research conducted by García González (2017). The previous study found that translation of business and economic texts tends to be foreignized by applying SL-oriented procedures. This is due to the difficulty of finding the exact equivalent of business and economic terms in the TL.

In addition to the SL-oriented translation procedures, there were also several TL-oriented translation procedures applied. The TL-oriented translation procedures were transposition and equivalence. Even though the application of TL-oriented translation procedures was less frequent than the SL-oriented translation procedures, it can be used as a strategy to maintain the use of the local language in the dominance of English as the lingua franca of the global economy. This strategy was implemented in the translation of economic terms from English into Lithuanian in the study conducted by Suchanova (2014).

Furthermore, the result of this study also found that it was possible to combine SL-oriented and TL-oriented translation procedures to translate the English economic terms into Indonesian. Since the terms were translated using the combination of transposition and borrowing, it can be concluded that it is partially SL-oriented and partially TL-oriented. This is in line with the study conducted by Putrawan (2018),

which states that translation can be conducted by a combination of SL-oriented procedure and TL-oriented procedure. The combination of translation procedures is applied to achieve accurate and acceptable translation.

CONCLUSIONS AND SUGGESTIONS

Conclusions

There are seven translation procedures applied in the translation of economic terms in the book *The Psychology of Money* by Morgan Housel. The SL-oriented translation procedures are borrowing (8,20%), calque (14,75%), literal translation (54,09%), and the combination of borrowing and literal translation (7,38%). Meanwhile, the TL-oriented translation procedures are transposition (11,48%) and equivalence (2,46%). There is also a combination of SL-oriented and TL-oriented translation procedures found, that is the combination of transposition and borrowing (1,64%).

Based on the percentage of translation procedures, it is obvious that literal translation, one of the SL-oriented translation procedures, is most frequently applied with a percentage of 54,09%. The total percentage of the SL-oriented translation procedures is 84,42%, which shows that it is more dominant in the translation of economic terms. The analysis also found that it is possible to combine two translation procedures to translate the economic terms. The combinations found in the data are the combination of two SL-oriented procedures (combination of borrowing and literal translation) and the combination of one SL-oriented and one TL-oriented translation procedure (combination of transposition and borrowing).

Suggestions

Due to the rapid progress of globalization nowadays, the translation of economic texts is in high demand. Therefore, it opens many opportunities for researchers and academicians to conduct studies on this topic. This study is limited to the translation of English economic terms in the book *The Psychology of Money* into Indonesian. Further studies of the translation of economic terms in financial documents, movies, TV series, or YouTube videos are highly suggested.

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