CHAPTER III

THE DESCRIPTION OF THE TOPIC

3.1 Description of Activities

For about a month, the writer did job training at Bank Mandiri Regional Office VI as General Affair assistant and translator. While being translator, the writer translated documents which contain lots of terms of banking. Mostly the writer found many terms which were very difficult to understand, and it was very hard to find the proper equivalent in target language through literal process. The writer was also very confused when the writer found some terms which had several meanings, and on the other hand there were some different terms which represented one meaning.

Commonly, If the translator couldn't handle those problems, the translator might be failed to reach communicative translation, and it wouldn't be effective to deliver the message of the text to the readers. That was also the thing which happened to the writer. Facing those problems, the writer used couplets procedure to find word equivalent, and then deliver the message of the text through communicative method. Finally, the writer decided to analyze it as the topic of the job training report, and entitled the report by "Communicative Translation of English Terms Used in Field of Banking through Couplets Procedure in Translation".

3.2 Communicative translation of English Terms Used in Field of Banking through Couplets Procedure in Translation

In analyzing banking terms, the writer used couplets to reach communicative translation. In this point, the writer describes the explanation related to couplets, the problem found during job training, and the solution to overcome each problem.

3.2.1 Explanation

According to Newmark (1988:47), communicative translation attempts to render the exact contextual meaning of the original in such way that both content and language are readily acceptable and comprehensible to the readership. It fulfills the two main aims of translation; accuracy and economy whereas communicative is written at the readership's linguistic level and it is for *'informative'* and *'vocative'* text. In communicative, cultural components tend to be transferred and explained with culturally neutral terms in informative text, and replaced by cultural equivalent in vocative text. To find the proper cultural words or words equivalent as mentioned above, it might be easier to find through couplets procedure. Couplets procedure itself is combining two of translation procedures respectively for dealing with single problem. There are at least 18 kinds of translation procedures. In this research the writer will focus on couplets which is combining seven translation procedures as transference, naturalisation, cultural equivalent, functional equivalent, descriptive equivalent, compensation, and paraphrase. Those seven procedures are explained as follows:

1. Transference (loan word, transcription), the process of transferring source language (SL) word to a target language (TL) text.

   Example : SL : Nowadays, *notebook* is really needed in our life .

   TL: Saat ini *notebook* sangat dibutuhkan dalam kehidupan kita.

   The word ‘notebook’ was transferred to SL since on that time there was no cultural equivalent which could represent the whole meaning properties of notebook. The word ‘notebook’ could be translated using descriptive and functional equivalent, but it is rarely used since it was too long explanation for translating one word. However, earlier time SL has already had the cultural equivalent of ‘notebook’ which is *komputer jinjing*, but SL people still prefer to use ‘notebook’ to *komputer jinjing.* So the word ‘notebook’ is still more in use in SL than the SL cultural word itself

2. Naturalisation, supports and succeeds transference. It adapts the SL word first to the normal pronunciation, then to the normal morphology of the TL.

   Example : Transformation ⟶ *Transformasi*

3. Cultural equivalent, This is an approximate translation where SL cultural word is translated by a TL cultural word.

   Example : Breakfast ⟶ *Sarapan*

   Both ‘breakfast’ and *‘sarapan’* have similar meaning which is having a meal in the morning. In SL, *sarapan* can be replaced by *makan*, but it is not the precise equivalent of ‘breakfast’ since *makan* is not specific in time.

4. Functional equivalent, applied to cultural words, requires the use of culture- free word, and it used when SL technical word has no TL equivalent.

   Example : SL : *Samurai* is the heritage of Japan.

   TL : *Samurai*, pedang traditional yang digunakan oleh yakuza merupakan warisan budaya jepang.

5. Descriptive equivalent, descriptive and functional equivalent are essential in explanation and translation. Both of them are mostly combined in explaining something.
6. Compensation, this is said to occur when loss of meaning, sound effect, metaphor or pragmatic effect in one part of a sentence is compensated in another part, or in contiguous sentence.
7. Paraphrase, this is an amplification or explanation of the meaning of a segment of the text. It is used in an text which has important implications and omissions.

Each procedure above can be combined with the other as couplets to overcome the problem found while translating text, such as: understanding difficult terms, finding word equivalent and knowing the use of the word in the sentence. In addition, the role of culture is also important to help the process of translation. Larson (1984: 95-6) states that when the cultures are similar, there is less difficulty in translating since both languages will probably have terms that are more or less equivalent for the various aspects of the culture.

3.2.2 Problems and Solutions

During translating banking terms, the writer found some difficulties and problems to make communicative translation. The Problems and solution while translating are explained as follows :

3.2.2.1 Problems

Translating the text in the specific field of study is not as easy as translating common text. In specific genre,(in this case terms of banking) there are some terms both words and phrases in which their meaning are not as the same or similar as their literal meaning. On the other hand, there are some different terms which represent one word, and vice versa. These phenomena causes the writer difficult to find right word in Target Language.

While translating terms of banking, the writer found some problems occur from the data, as in the following:

1. Understanding the word or phrase which belongs to terms of banking
2. Finding the proper word equivalent of banking terms in SL
3. Knowing the use of the word or phrase in a text to reach communicative translation

To overcome every problem above, the writer use couplets procedure in translation. The texts below are the data which were analyzed by couplets procedure.

3.2.2.2 Analysis and Solution

The writer analyzes the data using couplets procedure to reach communicative translation. The analysis of data are described and explained, as follows :

1. Data :

Source language	Target Language
A kind of service for customers at the selected Mandiri Bank branch office in executing stock and **Obligation** transaction at the Initial Public Offering (IPO) and Secondary Market by cooperating with a Securities Company.	Suatu bentuk Layanan untuk Nasabah di Cabang Bank Mandiri terpilih dalam melakukan transaksi Saham dan **Obligasi** di Pasar Perdana (*Initial Public Offering*) maupun Pasar Sekunder bekerjasama dengan Perusahaan Sekuritas.

Analysis through couplets of Transference and naturalisation :

The word *obligasi* as the equivalent of ‘obligation’ was taken through couplets process. First, word ‘obligation’ was transferred to use in SL. As there was no appropriate word which could represent the intact meaning of this term, this term was also being naturalised into TL normal pronunciation, then to normal morphology to be *‘obligasi’*. Then why should TL take ‘obligation*’* to be transferred? The word obligation is the most specific in which the term is only used in field of banking and it will not exist in other term of other field of studies. In addition, it will not have

another broad meaning rather than its use in the field of banking. That is why the transference of obligation and naturalised into *obligasi* as the equivalent is the proper one to build communicative translation focused on readers understanding.

2. Data :

Source language	Target Language
A kind of service for customers at the selected Mandiri Bank branch office in executing stock and Obligation transaction at the Initial Public Offering (IPO) and Secondary Market by cooperating with **a Securities Company.**	Suatu bentuk Layanan untuk Nasabah di Cabang Bank Mandiri terpilih dalam melakukan transaksi Saham dan Obligasi di Pasar Perdana (*Initial Public Offering*) maupun Pasar Sekunder bekerjasama dengan **Perusahaan Sekuritas.**

Analysis through couplets of transference and cultural equivalent

When translating the terms ‘securities company’ into bahasa, it might have several meaning, as follows :

1. Company which runs in providing securities employee (guard)
2. Company which runs in selling or buying securities such as stock, bond, and obligation as the investment with guarantee in profits
3. Company which runs in securities product manufacture

In SL the word ‘security’ is used to represent SL culture in which people in SL thought that the most secured to do business is through investment. That is why the meaning of ‘securities company’ here is Company which runs in selling or buying securities such as stock, bond, and obligation as the investment with guarantee in profits. Different from SL, in TL culture ’security’ means somebody who has a job as a guard to protect someone or something.

To maintain the message of the text, the terms ‘securities company’ firstly needed to be transferred. To prevent missunderstanding occurs, the terms should have cultural equivalent which can represent the meaning of the terms without ambiguity meaning. The word *sekuritas* is choosen as its cultural equivalent because while we use naturalisation to be *perusahaan sekuritis*, it still causes another representation and ambiguty in meaning. Nowadays term ‘*perusahaan sekuritas’* is quite popular in banking terms in Indonesia and it is already accepted as one of coinage word (new invented word).

4. Data :

Source language	Target Language

A kind of service for customers at the selected Mandiri Bank branch office in executing stock and Obligation transaction at the **Initial Public Offering** (IPO) and Secondary Market by cooperating with a Securities Company.	Suatu bentuk Layanan untuk Nasabah di Cabang Bank Mandiri terpilih dalam melakukan transaksi Saham dan Obligasi di **Pasar Perdana (*Initial Public Offering*)** maupun Pasar Sekunder bekerjasama dengan Perusahaan Sekuritas.

Analysis through couplets of transference and cultural equivalent.

Through literal process, Initial Public Offering means *Penawaran awal pada masyarakat* in SL. The term IPO is the strict term which is commonly used in whole over the world so that the existance of the term IPO cannot be replaced by another. However, as the aims of communicative translation to make it clear for new readers in SL, we need to find cultural equivalent that can be understood by the readers. IPO itself means the first launching of investment products before it goes to secondary market. It also means that IPO is the primary market which is launched before the secondary as mentioned above. In TL, the word '*perdana*' is used for indicating the main point of the first, initial or only one time in a million. In this case the choosen of cultural equivalent *'pasar perdana'* is understandtable in TL to overcome the curiousness of meaning IPO.

5. Data

Source language	Target Language
State Debt Certificate is **a securities** in the form of debt certificate issued by the Government of Indonesia in the form of State Bonds with 12 (twelve) months tenor and regular coupon payment with a minimum transaction of Rp. 250,000,000,-.Type of SUN: Fixed Rate (FR Series), Variable Rate (VR Series)	Surat Utang Negara (SUN) adalah **surat berharga** berupa surat pengakuan utang yang diterbitkan oleh Pemerintah RI yang dalam hal ini berbentuk Obligasi Negara yang berjangka waktu lebih dari 12 (duabelas) bulan dengan pembayaran kupon secara berkala dan minimum transaksi Rp. 250.000.000,-. Jenis SUN : Fixed Rate (Seri FR), Variable Rate (Seri VR)

Analysis couplets of Descriptive and Cultural equivalent

The word ‘securities’ is described as letter of stocks, bond, and obligation. As explained in data 2 whereas in SL culture, people there thought that investment of stock, bond and obligation are the most secured to save money. That is why the word ‘securities’ can replace the means of investment product. Different from SL, in TL culture, people thought that kinds of investment in stock and obligation is very valuable. Their focus does not on whether it is secured or not but they more concern how valuable it is to give higher profit for them. So, SL use *surat berharga* as

cultural equivalent of ‘securities’ by seeing the form of it which is letter, and concerning the benefit of it which is valuable.

6. Data

Source language	Target Language
Payment guarantee provided to **Bouwheer** where with such guarantee, Bank stated its willingness to pay the obligation of Debtor to the **Project owner**, should the Debtor failed to fulfil his/her obligation or non performance.	Jaminan pembayaran yang diberikan kepada **Bouwheer (pemilik proyek**) dimana dengan jaminan tersebut Bank menyatakan akan membayar kewajiban dari Debitur (Kontraktor di perusahaan pertambangan tertentu) kepada **Bouwheer**, apabila Debitur tidak dapat memenuhi kewajibannya atau wanprestasi.

Analysis through couplets of transference and descriptive equivalent

The word ‘Bowheer’ is loaned to introduce the banking term in SL to TL. However, it is difficult to find the meaning of ‘bowheer’ since the word which form this word is unpredictable in meaning. By seeing the following sentence, it can be found that ‘bowheer’ means *the project owner*. To make the readers not confused with term ‘bowheer’, this term should be described in the initial place so that the readers can get complete information from the beginning since it is vocative text that needed fully understanding. So the term ‘bowheer’ is still used in TL to keep the sense of banking

of the text, and descriptive equivalent of ‘bowheer’ also attached to give clear explanation while the readers found other ‘bowheer’ in the following sentence in text.

7. Data

Source language	Target Language
Cash Pooling (Sweeping/Zero Balancing) is automatically concentrating, by currency, **all the credit and debit balances of a group of accounts to a single “master” account** and therefore transferring the whole available funds. There is an actual movement of fund between participating and master account.	Mandiri Cash Concentration adalah produk yang menawarkan pengaturan pengelolaan dana dari rekening-rekening perusahaan yang terlibat berupa **pemindahan dana dari Rekening Sekunder ke Rekening Primer atau sebaliknya.**

Analysis couplets of paraphrase and compensation

From the data above, we can see that in TL it only transfers the message of SL which is *concentrating participating accounts into the master one* . It used paraphrase since in the SL text above is too long explanation if translated through other procedures, and it is possible there will be some unimportant clause which can be appear in TL. The purpose of paraphrase is to transfer the main point of the text. However, by using paraphrase, it cause the readers lose part of sentence. In this case, the use of compensation is needed. When loss meaning in one part of sentence, it is compensated in another part, or in a contiguous sentence. As in TL, it lost the

information of *all the credit and debit balances of a group of accounts to a single "master" account.* Then it is compensated in last part of the sentence '*pemindahan dana dari Rekening Sekunder ke Rekening Primer atau sebaliknya'*. In SL, there is the repeatation of master account and participating account. By using couplets of paraphrase and compensation, it makes the translation more effective, and easier to understand by readers since it is less of repeatation which can make the readers feel bored while reading. While the readers can enjoy and understand well the text, it means that communicative translation is succeed to reach.