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**TRANSLATION SHIFTS AND ACCURACY OF FINANCIAL
TERMINOLOGIES: A CASE OF STUDY FUNDAMENTALS OF
FINANCIAL MANAGEMENT TEXTBOOK.**

BACHELOR'S THESIS

Submitted as One of the Requirements to Obtain a Bachelor's Degree
in Applied Linguistics

**POLITEKNIK
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2026



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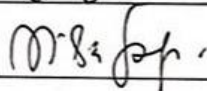
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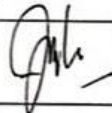
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PREFACE

All praise and gratitude are due to God Almighty for His blessings and grace, which have enabled the researcher to complete this thesis as one of the requirements for obtaining a bachelor's degree. The researcher realizes that this thesis would not have been completed without the support, guidance, and assistance of many individuals. Therefore, the researcher would like to express sincere gratitude to:

- a. Farizka Humolungo, S.Pd., M.A., as the Head of the English for Business and Professional Communication Study Program;
- b. Dewi Kurniawati, S.S., M.Pd., as the thesis supervisor, for her invaluable guidance, support, time, and dedication throughout the process of completing this thesis;
- c. Prof. Dr. Ina Sukaesih, M.M., M.Hum. and Taufik Eryadi Abdillah, S.S., M.A., as the raters, for their valuable time and insightful evaluations that contributed to the completion of this study;
- d. The researcher's beloved family, for their endless love, prayers, encouragement, and unwavering support, both morally and materially, throughout the research process and academic journey;
- e. Friends from the English for Business and Professional Communication Study Program, especially Adel, Sasky, Alin, Brenda, Yara for their friendship, support, and memorable moments shared during the years of study;
- f. All other friends and individuals who have provided support and encouragement but whose names cannot be mentioned individually.

Finally, the researcher prays that God Almighty will reward all the kindness and generosity extended by those who have contributed to the completion of this thesis. The researcher hopes that this study will contribute to the development of translation studies and provide benefits for future research.

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ABSTRACT

Lailatul Nazila. English for Business and Professional Communication Study Program. Translation Shifts and Accuracy of Financial Terminologies: A Case of Study Fundamentals of Financial Management Textbook

The translation of financial terminology requires both linguistic competence and an adequate understanding of financial concepts to ensure accurate meaning transfer. This study investigates the types of translation shifts and the accuracy of Indonesian translations of financial terminologies in Chapter 5 of Fundamentals of Financial Management. Forty-nine financial terms and their Indonesian equivalents were analyzed using Catford's (1965) theory of translation shifts and Nababan et al.'s (2012) translation accuracy assessment. The findings revealed four types of translation shifts, with Structure Shift occurring most frequently. The translations generally achieved a high level of accuracy, as reflected in the average score of 2.84. The findings further show that translation shifts accommodated structural differences between English and Indonesian without necessarily reducing translation accuracy, whereas inaccurate translations were mainly associated with inappropriate terminology selection. These findings underscore the importance of combining linguistic adaptation with domain-specific knowledge to maintain conceptual equivalence in financial translation.

Keywords: translation shifts, translation accuracy, financial terminology, financial translation.

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ABSTRAK

Lailatul Nazila. *Program Studi Bahasa Inggris untuk Komunikasi Bisnis dan Profesional. Translation Shifts and Accuracy of Financial Terminologies: A Case of Study Fundamentals of Financial Management Textbook*

Penerjemahan terminologi keuangan menuntut tidak hanya kompetensi linguistik, tetapi juga pemahaman yang memadai terhadap konsep-konsep keuangan agar makna dapat dialihkan secara tepat. Penelitian ini bertujuan untuk mengidentifikasi jenis-jenis pergeseran terjemahan serta mengkaji tingkat keakuratan terjemahan terminologi keuangan dalam Bab 5 buku Fundamentals of Financial Management. Sebanyak 49 istilah keuangan beserta padanan bahasa Indonesianya dianalisis menggunakan teori pergeseran terjemahan Catford (1965) dan instrumen penilaian keakuratan terjemahan dari Nababan et al. (2012). Hasil penelitian menunjukkan bahwa terdapat empat jenis pergeseran terjemahan, dengan Structure Shift sebagai jenis yang paling dominan. Secara umum, terjemahan yang dianalisis memiliki tingkat keakuratan yang tinggi dengan skor rata-rata 2,84. Temuan penelitian juga menunjukkan bahwa pergeseran terjemahan terjadi sebagai konsekuensi dari perbedaan struktur antara bahasa Inggris dan bahasa Indonesia dan tidak selalu menurunkan tingkat keakuratan terjemahan. Sebaliknya, ketidakakuratan lebih banyak disebabkan oleh pemilihan padanan istilah yang kurang tepat. Oleh karena itu, penerjemahan terminologi keuangan memerlukan kemampuan linguistik yang didukung oleh penguasaan konsep-konsep keuangan guna mempertahankan kesepadanan makna.

Kata Kunci: *pergeseran terjemahan, keakuratan terjemahan, terminologi keuangan, penerjemahan keuangan.*



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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Translation is an important activity in transferring knowledge and information from one language into another language. In the academic field, many international textbooks are written in English and translated into Indonesian in order to help students and researchers understand the content more easily. One of the fields that frequently requires translation is finance and financial management. Financial texts contain many technical terms and specialized expressions that require accurate translation because errors in translation may lead to misunderstanding of financial concepts. Therefore, translators must not only understand linguistic aspects but also comprehend financial terminology and concepts.

Financial management textbooks play an important role in higher education because they function as primary references for students, lecturers, and researchers in understanding financial concepts and decision-making processes. These textbooks provide fundamental knowledge regarding investment, capital budgeting, working capital, cash flows, and net profit. One of the most widely used and internationally recognized textbooks in the field of financial management is Fundamentals of Financial Management written by James C. Van Horne and John M. Wachowicz Jr. The textbook has been extensively used as a reference in finance-related courses due to its comprehensive explanation of financial theories, concepts, and practical applications. Therefore, the textbook was selected as the source of data in this study because it contains numerous financial terminologies that require accurate translation from English into Indonesian.

According to Catford (1965), translation shift refers to departures from formal correspondence during the process of transferring meaning from the source language (SL) into the target language (TL). Catford (1965) classifies translation shifts into level shifts and category shifts, which consist of structure shifts, class



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shifts, unit shifts, and intra-system shifts. Level shift occurs when a grammatical feature in the source language is translated into a lexical form in the target language, or vice versa. Translation shifts frequently occur in financial texts because English and Indonesian have different grammatical patterns and phrase structures. Several examples found in Chapter 5 of Fundamentals of Financial Management include expressions such as current assets and their supporting financing, long-lived assets, a capital investment, an investment proposal, investment in assets, the methods of capital budgeting, and the rate of return. For example, the expression long-lived assets may be translated into *aset jangka panjang*, which indicates a structure shift because the adjective phrase in English changes into a noun phrase structure in Indonesian. Likewise, the rate of return may be translated into *tingkat pengembalian*, which also involves structural adjustment in the target language. These examples show that translation of financial expressions requires linguistic adaptation in order to produce a natural and understandable translation while maintaining the original financial meaning.

Besides translation shift, translation accuracy is another important aspect in translation studies. According to Nababan et al (2012), accuracy refers to the extent to which the meaning of the source text is successfully transferred into the target text without distortion, omission, or addition of meaning. Accuracy becomes highly important in financial translation because financial expressions contain precise meanings and technical concepts. Inaccurate translation may cause misunderstanding of financial information and reduce the accuracy of the translated text. Therefore, translation accuracy needs to be evaluated carefully to determine whether the translated text successfully conveys the intended meaning of the source text.

Several previous studies have discussed translation accuracy and translation analysis in different text genres. Catford (1965) introduced the theory of translation shifts, which explains grammatical and structural changes occurring during translation. Nababan et al (2012) developed a translation accuracy assessment model consisting of accuracy, acceptability, and readability. In addition, some previous studies on financial translation mainly focused on translation techniques



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and terminology. However, studies specifically analyzing translation shifts using Catford theory and translation accuracy using Nababan et al (2012) theory in financial management textbooks are still limited. Most previous studies examine literary works, subtitles, or general texts rather than financial academic texts. Therefore, this study attempts to fill the research gap by focusing on translation shifts and translation accuracy in a financial management textbook.

This study focuses on Chapter 5 of *Fundamentals of Financial Management* because the chapter contains numerous financial expressions related to investment, assets, returns, and capital budgeting, which potentially undergo translation shifts when translated into Indonesian. Therefore, this study aims to analyze the types of translation shifts found in Chapter 5 of *Fundamentals of Financial Management* by James C. Van Horne and John M. Wachowicz, Jr. using Catford's theory and to evaluate translation accuracy using the theory proposed by Nababan et al. (2012). This study is expected to contribute theoretically to translation studies, particularly in financial translation, and practically to provide useful insights for translators, students, and future researchers in translating financial texts accurately and naturally.

1.2 Research Question

1. What types of translation shifts are found in Chapter 5 of the Fundamentals of Financial Management textbook?
2. How accurate are the translations in Chapter 5 of the Fundamentals of Financial Management textbook?

1.3 Objective of the Study

1. To identify and analyse the types of translation shifts found in Chapter 5 of the Fundamentals of Financial Management textbook.
2. To assess the translation accuracy in Chapter 5 of the Fundamentals of Financial Management textbook.



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1.4 Limitations of the Study

This study is limited to the analysis of translation shifts and translation accuracy found in Chapter 5 of the textbook Fundamentals of Financial Management. The data analyzed in this research consist of financial terminology in English as the source language and Indonesia as the target language. The study focuses only on translation shifts based on theory proposed by Catford (1965), which include level shift and category shift consisting of structure shift, class shift, unit shift and intra-system shift. In addition, this study only assesses translation accuracy using the theory proposed by Nababan et al (2012), without analyzing acceptability and readability. Therefore, the findings of this study are specifically limited to the discussion of translation shifts and translation accuracy in the selected chapter of the management textbook.

1.5 Significance of the Study

1.5.1 Theoretical Significance

Theoretically, this study is expected to contribute to the development of translation studies, particularly in the area of translation shift and translation accuracy assessment by applying theory of translation shift by Catford (1965) and theory of translation accuracy by Nababan et al (2012). This study provides a comprehensive analysis of how financial expressions are translated from English into Indonesian. In addition, this research enriches academic discussion on financial translation, especially in the context of translating financial management textbook, which still receives limited attention in translation studies. The findings of this



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study is also expected to become a reference for future researcher conducting studies related to translation shift, financial translation, and translation accuracy assessment.

1.5.2 Practical Significance

Practically, this study is expected to provide benefits for translators, students, academics, and future researchers. For translators, the findings may serve as a reference in understanding how translation shifts occur in financial texts and how to maintain translation accuracy when translating financial expressions from English to Indonesia. For students and academics, particularly those studying translations and linguistics, this study may provide deeper understanding regarding theories by Catford (1965) and Nababan et al (2012) in analysing financial translation. Furthermore, this study is expected to help future researchers as an additional source of reference and comparison for conducting similar research related to translation accuracy in specialized texts, especially financial texts.

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CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

This study aimed to analyze the types of translation shifts and the translation accuracy of financial terminologies found in Chapter 5 of the Fundamentals of Financial Management textbook. The analysis was conducted by applying Catford's (1965) Translation Shift Theory and Nababan et al.'s (2012) Translation Accuracy Assessment framework to 49 financial terminologies identified in the source text and their Indonesian translations.

Regarding the first research question, the findings revealed that four categories of translation shifts were identified in the data. These consisted of Structure Shift, Structure Shift combined with Intra-system Shift, Intra-system Shift, and Class Shift. Among these categories, Structure Shift was found to be the most dominant type, occurring in 24 data (48.98%). This was followed by Structure Shift combined with Intra-system Shift, which appeared in 20 data (40.82%). Intra-system Shift occurred in 4 data (8.16%), while Class Shift appeared only once (2.04%). The findings indicate that grammatical restructuring was the most common strategy used by the translator in transferring financial terminology from English into Indonesian. This phenomenon occurred because English and Indonesian have different grammatical systems, particularly in noun phrase construction. English generally follows a modifier-head pattern, whereas Indonesian tends to use a head-modifier pattern. Consequently, structural adjustments were necessary to produce natural and acceptable translations while maintaining the original meaning.

Furthermore, the study found that Level Shift and Unit (Rank) Shift, which are also proposed by Catford (1965), were not identified in the analyzed data. This suggests that the translation of financial terminology in the selected chapter primarily involved grammatical restructuring and system adjustments rather than shifts between grammatical and lexical levels or changes across linguistic ranks.



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Regarding the second research question, the findings demonstrated that the translations generally achieved a high level of accuracy. Based on the assessment conducted using Nababan et al.'s (2012) accuracy instrument, 43 data (87.76%) were categorized as Accurate, 4 data (8.16%) as Less Accurate, and 2 data (4.08%) as Inaccurate. The overall accuracy score was 2.84, which falls within the Accurate category. These findings indicate that the majority of financial terminologies were translated successfully without significant distortion, omission, or addition of meaning.

The results also demonstrate that the occurrence of translation shifts did not necessarily reduce translation accuracy. On the contrary, the shifts often functioned as translation strategies that enabled the translator to adapt the source-language expressions to Indonesian linguistic conventions while preserving semantic equivalence. Therefore, translation shifts can be regarded as essential mechanisms for achieving both naturalness and accuracy in the translation of specialized financial terminology.

In conclusion, this study confirms that translation shifts play a significant role in the translation of financial terminology. The findings show that structural adaptation is frequently required when translating financial concepts from English into Indonesian. Despite the occurrence of various translation shifts, the translated terminologies generally maintained a high level of accuracy, indicating that the translator successfully conveyed the financial concepts contained in Chapter 5 of the Fundamentals of Financial Management textbook.

5.2 Suggestions

Based on the findings and conclusions of this study, several suggestions are proposed for translators, students, and future researchers.

5.2.1 For Translators

Translators who work with financial and academic texts should pay careful attention to both linguistic structures and financial concepts when translating



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specialized terminology. The findings of this study demonstrate that translation shifts, particularly Structure Shift, are often necessary to produce natural translations in Indonesian. However, translators should ensure that these linguistic adjustments do not alter the conceptual meaning of the source text. In addition, translators are encouraged to use standardized financial terminology that is widely accepted within Indonesian financial discourse to maintain consistency and accuracy.

5.2.2 For Students and Translation Practitioners

Students of translation studies and translation practitioners may use the findings of this study as a reference for understanding how translation shifts occur in specialized texts, particularly financial textbooks. The examples presented in this study may help students develop greater awareness of the relationship between linguistic adaptation and translation quality. Furthermore, understanding the application of Catford's (1965) and Nababan et al.'s (2012) frameworks may improve students' ability to analyze and evaluate translation products critically.

5.2.2 For Future Research

Future researchers are encouraged to expand the scope of this study by analyzing other chapters of the Fundamentals of Financial Management textbook or other financial and economic textbooks. Future studies may also incorporate additional dimensions of translation quality, such as acceptability and readability, which were not examined in this research. Moreover, researchers may compare the findings with other translation theories, such as Molina and Albir's (2002) translation techniques or Baker's (2018) equivalence theory, in order to provide a more comprehensive understanding of financial translation. Such studies would contribute to the further development of translation studies, particularly in the area of specialized and academic translation.

Based on the findings of this study, it can be concluded that the translation of financial terminologies in Chapter 5 of the Fundamentals of Financial Management textbook predominantly involved structural adjustments due to linguistic



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differences between English and Indonesian. Nevertheless, these translation shifts generally contributed to maintaining a high level of translation accuracy. Therefore, the study demonstrates that translation shifts are not merely linguistic changes but also important translation strategies for achieving accurate and natural translations of specialized financial terminology.





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CURRICULUM VITAE



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Lailatul Nazila is an undergraduate student in the English for Business and Professional Communication Program at Politeknik Negeri Jakarta.

During her studies, she gained practical experience through internships at the Ministry of National Development Planning (BAPPENAS) and PT Berlian Laju Tanker Tbk., where she developed competencies in translation, business communication, administrative support, and commercial documentation. Her research interests include translation studies, particularly translation shifts and translation quality assessment, with a focus on financial terminology. This undergraduate thesis, entitled Translation Shifts and Accuracy of Financial Terminologies: A Case Study of the Fundamentals of Financial Management Textbook, represents the culmination of her academic studies in business and professional communication.

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APPENDICES

A1. Thesis Revision Acknowledgement Form



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BACHELOR THESIS REVISION ACKNOWLEDGEMENT FORM

F12

The undersigned, as the Supervisor and Examiner, hereby confirm that the student:

Student Name : Lailatul Nazila
Student ID : 2208411048
Study Program : English for Business and Professional Communication (BISPRO)
Thesis Title : Translation Shift and Accuracy of Financial Terminologies: A Case of Study Fundamentals of Financial Management Textbook

has completed the thesis revision.

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SUPERVISOR	Dewi Kurniawati, S.S., M.Pd		
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Depok, 07 July 2026

Chairperson of the Thesis Committee

Farizka Humolungo, S.Pd., M.A.

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*if any

A2. Data Analysis Table

No	SL	TL	Translation Shift	Accuracy Assessment		
				1	2	3
01	Current assets	Aset lancar	Structure Shift + Intra-system			3
02	supporting financing	dana pendukung	Structure Shift			3
03	Long-lived assets	Aset jangka panjang	Structure Shift + Intra-system			3
04	Capital investment	investasi modal	Structure Shift			3
05	An investment proposal	Proposal investasi	Structure Shift			3
06	investment in assets	investasi dalam aset	Structure Shift + Intra-system			3
07	capital budgeting	penganggaran modal	Structure Shift			3
08	the rate of return	tingkat pengembalian	Intra-system			3
09	Total asset	Jumlah aset	Structure Shift			3
10	accounting income	laba akuntansi	Structure Shift			3
11	cash-flow stream	aliran arus kas	Structure Shift		2	
12	market share	pangsa pasar	Structure Shift			3

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No	SL	TL	Translation Shift	Accuracy Assessment		
				1	2	3
13	sunk costs	biaya tertanam	Structure Shift + Intra-system	1		
14	costs and benefits	biaya dan manfaat	Structure Shift + Intra-system			3
15	cash flows	arus kas	Structure Shift + Intra-system			3
16	incremental costs and benefits	biaya dan manfaat tambahan	Structure Shift + Intra-system			3
17	Unrecoverable past costs	Biaya masa lalu yang tidak dapat dipulihkan	Structure Shift			3
18	opportunity cost	biaya peluang	Structure Shift			3
19	net profit	laba bersih	Structure Shift			3
20	the capital investment	investasi modal	Structure Shift + Intra-system			3
21	working capital	modal kerja	Structure Shift			3
22	additional cash	kas tambahan	Structure Shift			3
23	cash outflow	arus kas keluar	Structure Shift			3
24	additional cash inflow	tambahan arus kas masuk	Structure Shift			3
25	Material costs	Biaya bahan baku	Structure Shift + Intra-system			3

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No	SL	TL	Translation Shift	Accuracy Assessment		
				1	2	3
26	anticipated inflation	perkiraan inflasi	Class Shift			3
27	future wages	gaji dimasa mendatang	Intra system			3
28	after tax incremental operating cash flows	arus kas operasi tambahan setelah pajak	Structure Shift			3
29	the cash outflow of taxes paid	arus kas keluar dari pembayaran pajak	Structure Shift + Intra-system			3
30	future cash flows	arus kas dimasa mendatang	Structure Shift + Intra-system			3
31	total sales of the new product	perkiraan total penjualan produk baru	Structure Shift + Intra-system			3
32	sales price	harga jual	Structure Shift			3
33	the tax treatment	perlakuan pajak	Structure Shift + Intra-system			3
34	the initial net cash investment	investasi kas neto awal	Structure Shift + Intra-system		2	
35	the initial cash outflow	arus kas keluar awal	Structure Shift + Intra-system			3
36	the future cash inflows	arus kas masuk di masa mendatang	Structure Shift + Intra-system			3
37	noncash charge	beban nonkas	Structure Shift			3

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No	SL	TL	Translation Shift	Accuracy Assessment		
				1	2	3
38	tax depreciation	depresiasi pajak	Structure Shift			3
39	net change in income after taxes	perubahan neto pendapatan setelah pajak	Structure Shift + Intra-system		2	
40	the marginal tax rate	margin tarif pajak	Structure Shift + Intra-system			3
41	asset sale	pembuangan aset	Structure Shift	1		
42	net cash flows	hasil arus kas neto	Structure Shift		2	
43	The purchase price	Harga pembelian	Structure Shift + Intra-system			3
44	the total cost	total biayanya	Intra system			3
45	the cost of capital asset	biaya aset modal	Structure Shift + Intra-system			3
46	Income tax	Pajak penghasilan	Structure Shift			3
47	Fixed asset	Aset tetap	Structure Shift			3
48	The initial investment outlay	Pengeluaran investasi awal	Structure Shift + Intra-system			3
49	(tax) book value	nilai buku (pajak)	Structure Shift			3

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