TRANSLATION TECHNIQUES AND ACCEPTABILITY OF FINANCIAL TERMS ON THE FREQUENTLY ASKED QUESTIONS OF THE BNI MULTIFINANCE OFFICIAL WEBSITE

BACHELOR'S THESIS

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

Meisha Larasati
2208411017

ENGLISH FOR BUSINESS AND PROFESSIONAL COMMUNICATION STUDY PROGRAM

BUSINESS ADMINISTRATION DEPARTMENT

POLITEKNIK NEGERI JAKARTA

YEAR 2026

PRONOUNCEMENT

I, the undersigned:

Student Name	:	Meisha Larasati
Student ID	:	2208411017
Study Program	:	English for Business and Professional Communication (BISPRO)
Thesis Title	:	Translation Techniques and Acceptability of Financial Terms on the Frequently Asked Questions of the BNI Multifinance Official Website.

Hereby declare that this thesis is my original work and is free from plagiarism or any form of imitation of others' works. All quotations and references from other sources have been appropriately cited following the applicable guidelines for academic writing.

If then this pronouncement proves false, I am willing to accept any academic punishment.

Depok, 8 July 2026

The declarant

Meisha Larasati

NIM 2208411017

LEGITIMATION

The following thesis is proposed by:

Student Name	: Meisha Larasati
Student ID	2208411017
Study Program	: **English for Business and Professional Communication (BISPRO)**
Thesis Title	: Translation Techniques and Acceptability of Financial Terms on The Frequently Asked Questions of The BNI Multifinance Official Website

It has been examined by the Board of Thesis Examiners on 17 June 2026 and decided **"PASSED"**

Board of Thesis Examiners		Signature
Head of Examiner & Examiner 1	: Farizka Humolungo, S.Pd., M.A.	
Examiner 2	: Taufik Eryadi Abdillah, S.S., M.Hum.	
Examiner 3	: Septina Indrayani, S.Pd., M.TESOL	

Under the supervision of Board of Thesis Supervisors

Board of Thesis Supervisors		Signature
Supervisor	: Farizka Humolungo, S.Pd., M.A.	

Depok 2026

Legalized by:
Head of Department
Business Administration

Dr. Wahyudi Utomo, S.Sos., M.Si.
NIP 198007112015041001

Acknowledged by:
Head of Study Program
English for Business and Professional Communication (BISPRO)

Farizka Humolungo, S.Pd., M.A.
NIP 199103022023212042

PREFACE

I, the researcher, would like to praise and thank the Almighty God for all the graces and blessings to me so that this thesis can be completed properly on schedule. This research is conducted in order to obtain a D4 degree in English for Business and Professional Communication at Politeknik Negeri Jakarta. I realize this thesis would not have been completed without support and guidance from various parties. Therefore, I would like to say thank everyone whose names will be mentioned as follows.

1. Farizka Humolung, S.Pd., M.A., as the Head of English for Business and Professional Communication Program Study.
2. Farizka Humolung, S.Pd., M.A., as the supervisor, for the valuable guidance, encouragement, and insightful suggestions throughout the writing process.
3. My deepest thanks go to my beloved family and support system. Mama, who has consistently been my biggest support system, anchor, and source of endless prayers, Bapak, for his profound dedication, strength, and continuous motivation, and my dearest sister, Marwah, alongside Mba ayu, Aa Riyan, Qorni, Qisya, Mas embih, Yaya, Ciko, for providing warmth, continuous joy, motivation, and comfort during stressful periods of writing. Without their endless patience, strength, and prayers, I would not have had the endurance to finish this thesis. Thanks to Super Z, who took the time and put in the effort to help with this research, even though he did not make it to the finish line.
4. My dearest friends and constant companions throughout this journey. Angel, Alya, Aulia, Taltha, Icha. Thank you for the endless support, tears and laughter we shared, meaningful discussions, and for being an incredible source of motivation who always kept me going during the ups and downs of my college years.

5. All lecturers and administrative staff of the Department of Business Administration at Politeknik Negeri Jakarta for the knowledge, professionalism, and academic foundation provided during the author’s studies.
6. All classmates of Bispro 8A and academic peers who have directly and indirectly offered solidarity, technical help, and motivation.
7. Last but not least, I wanna thank me. I wanna thank me for believing in me, I wanna thank me for doing all this hard work, I wanna thank me for having no days off, I wanna thank me for never quitting, I wanna thank me for always being a giver and trying to give more than I receive, I wanna thank me for trying to do more right than wrong, I wanna thank me for just being me at all times.

In conclusion, the researcher realizes that this thesis still has weaknesses, both in terms of content and presentation. Lack of knowledge and experience are among the reasons for this. Therefore, the researcher is open to any kind of constructive criticism and suggestions. May this thesis, despite its simplicity, provide benefits to readers with an interest in similar topics.

Depok, 8 July 2026

Meisha Larasati

CONSENT OF THESIS PUBLICATION FOR ACADEMIC INTERESTS

I, the undersigned:

Student Name	:	Meisha Larasati
Student ID	:	2208411017
Study Program	:	**English for Business and Professional Communication (BISPRO)**
Department	:	Business Administration
Manuscript	:	Thesis (***Skripsi***)

In the pursuit of knowledge advancement, I hereby consent to entrust and grant to Politeknik Negeri Jakarta Non-exclusive Royalty-free Right for my thesis entitled:

TRANSLATION TECHNIQUES AND ACCEPTABILITY OF FINANCIAL TERMS ON THE FREQUENTLY ASKED QUESTIONS OF THE BNI MULTIFINANCE OFFICIAL WEBSITE

along with any related materials (if necessary). With this Non-exclusive Royalty-free Right, Politeknik Negeri Jakarta reserves the right to store, transfer, disseminate, manage in the form of a database, maintain, and publish my thesis while continuing to acknowledge my name as the author/creator and copyright holder.

In witness whereof, I hereby make this statement truthfully.

Made in	:	Depok,
On the date of	:	8 July 2026
Declared by	:	

Meisha Larasati

Manuscript: thesis, non-seminar papers, practical work reports, internship reports, professional and specialized tasks.

ABSTRACT

This study analyzes the translation techniques and acceptability of financial terms in the Frequently Asked Questions (FAQ) section of the BNI Multifinance official website. The study aims to categorize the types of financial terminology based on Cabré's (1999) framework, identify translation techniques using Molina and Albir's (2002) model, and evaluate translation quality through Nababan et al.'s (2012) acceptability criteria using a descriptive qualitative method with a Focus Group Discussion (FGD) involving professional raters. The analysis of 101 data points reveals four terminology categories: entities (39 data, 38.61%), properties (35 data, 34.65%), activities (25 data, 24.75%), and relations (2 data, 1.98%); and five translation techniques: established equivalent (74.26%), borrowing (16.83%), literal translation (4.95%), literal translation + borrowing (2.97%), and borrowing + reduction (0.99%). The FGD assessment yielded a consolidated average acceptability score of 2.50, with 50 terms (49.50%) rated acceptable, 51 terms (50.50%) less acceptable, and 0 terms (0%) unacceptable, indicating that the dominant use of established equivalent without deep definitional verification frequently produces legal, structural, or register mismatches in international professional contexts.

Keywords: financial terminology, translation technique, translation quality, BNI Multifinance website, acceptability.

ABSTRAK

Penelitian ini menganalisis teknik penerjemahan dan keberterimaan istilah keuangan pada bagian *Frequently Asked Questions* (FAQ) di situs resmi BNI Multifinance. Penelitian ini bertujuan untuk mengklasifikasikan jenis terminologi keuangan berdasarkan kerangka Cabré (1999), mengidentifikasi teknik penerjemahan menggunakan model Molina dan Albir (2002), serta mengevaluasi kualitas terjemahan melalui kriteria keberterimaan Nababan et al. (2012). Penelitian ini menggunakan metode kualitatif deskriptif. Diskusi Kelompok Terfokus (*Focus Group Discussion*/FGD) bersama penilai ahli digunakan untuk mengumpulkan data, yang kemudian dianalisis. Penelitian ini menemukan bahwa dari 101 data yang dikumpulkan, kategori *entities* memiliki 39 data (38,61%), *properties* memiliki 35 data (34,65%), *activities* memiliki 25 data (24,75%), dan *relations* memiliki 2 data (1,98%). Teknik penerjemahan yang digunakan untuk menerjemahkan terminologi keuangan tersebut adalah: 1) Padanan Lazim (74,26%), 2) Peminjaman (16,83%), 3) Terjemahan Harfiah (4,95%), 4) Terjemahan Harfiah + Peminjaman (2,97%), dan 5) Peminjaman + Pengurangan (0,99%). Hasil Diskusi Kelompok Terfokus (FGD) menunjukkan bahwa penerjemahan kualitas keberterimaan istilah keuangan dalam bagian FAQ situs web BNI Multifinance berada pada tingkat moderat, dengan skor rata-rata total 2,50. Dari 101 data, 50 istilah (49,50%) dinilai berterima, 51 istilah (50,50%) kurang berterima, dan 0 istilah (0%) tidak berterima. Secara keseluruhan, dominasi penggunaan teknik Padanan Lazim tanpa verifikasi definisi mendalam sering menghasilkan ketidakselarasan hukum, yurisdiksi, maupun register dalam konteks profesional internasional.

Kata kunci: istilah keuangan, teknik terjemahan, kualitas terjemahan, situs web BNI Multifinance, keberterimaan.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

CHAPTER I
INTRODUCTION

1.1 Background of the Study

In the digital era, the Frequently Asked Questions (FAQ) section of a corporate website serves as a vital self-service information hub designed to provide responsive solutions to common user inquiries. According to Mulyatun (2022), an FAQ system is a critical necessity in digital services to transform slow, conventional communication into efficient, real-time interaction. For a financial institution, the FAQ is a strategic tool to reduce the operational burden of customer support while ensuring that expatriates and clients can access accurate information regarding complex procedures independently.

On the official website of BNI Multifinance, the FAQ section acts as a critical gateway for expatriates and international clients to understand financing mechanisms and obligations. This alignment with virtual environments reflects a broader operational shift; as highlighted by Chen et al. (2025), modern multifinance institutions are consistently expanding their technological systems and digitizing accounting workflows to achieve operational optimization. As a specialized form of Language for Specific Purposes (LSP), the terminology used in these FAQs must maintain absolute technical precision to ensure institutional credibility. The primary challenge lies in transferring Indonesian financial concepts into English without losing their technical essence or violating international professional standards such as International Financial Reporting Standards (IFRS).

This research analyzes these financial terms using the Communicative Theory of Terminology by Cabré (1999). This theory is selected because it treats financial terms as terminological units that function across three essential dimensions. These include the cognitive dimension, which refers to the mental concept, the linguistic dimension, which focuses on the formal structure, and the communicative dimension, which involves the usage in professional interaction. Categorizing terms based on these dimensions is crucial because it allows the researcher to identify whether a translation discrepancy occurs at the conceptual-cognitive level or merely in the linguistic expression, ensuring the professional message is preserved.

However, preliminary observations of the BNI Multifinance website reveal significant translation discrepancies that weaken the terminological integrity of the text. For instance, the term "*Jaminan Fidusia*" which is standardized by Otoritas Jasa Keuangan (OJK) is translated literally as "Fiduciary Guarantee" (Otoritas Jasa Keuangan, n.d.). Based on the framework of Cabré (1999), an effective terminological unit must satisfy the communicative dimension to ensure the term aligns with professional usage and international standards. This literal translation failed to meet the communicative expectations of international clients. A notable case occurred when a client from India experienced a misleading interpretation of the financing terms because Fiduciary Guarantee does not exist in international financial standards such as International Financial Reporting Standards (IFRS), where the concept is recognized as Fiduciary Security or Chattel Mortgage (BDO IFR Advisory Limited, 2024). Similarly, *Pembiayaan Multiguna,* which follows the multipurpose financing standards of Bank Indonesia and *Otoritas Jasa Keuangan* (OJK), is translated as Many-use Financing. This sounds unacceptably rigid and lacks professional acceptability for expatriates and the global financial community.

The consequence of using inappropriate translation procedures is the creation of potential risks. A A minor linguistic error in financial terms can multiply in impact and lead to widespread misinterpretation, potential financial disputes, and the degradation of data integrity. This directly links to behavioral outcomes in corporate communication; as investigated by De Jonge et al. (2024), the acceptability of information and structural interventions directly influences how users process options and build trust during financial decision-making.

Furthermore, this vulnerability on digital platforms is heavily supported by the large-scale web analysis conducted by Tsai et al. (2025), who demonstrated that misleading, unfavorable, or poorly presented financial terms within websites can significantly harm users and expose consumers to severe structural risks. When a translation lacks acceptability, which is the quality parameter established by Nababan et al. (2012) for measuring naturalness and adherence to professional norms, it diminishes the trust of expatriates and clients. This is particularly critical because the information fails to meet the professional expectations of an English-speaking expert.

Despite various studies on website localization, such as research by Wiguna (2019) regarding airline websites and Sofie (2023) concerning government portals, a significant research gap remains regarding the multifinance industry in Indonesia. While previous research has focused on general promotional language, few have interrogated the micro-level procedures based on the framework of Molina and Albir (2002) used to translate high-stakes financial FAQs. This study fills that gap by evaluating how micro-level decisions impact the acceptability of terminological units for expatriates and clients. Therefore, this research is vital to ensure that BNI Multifinance's digital communication meets international standards and mitigates jurisdictional and financial risks.

The growing digital presence of Indonesian financial institutions is further evidenced by Yaakub (2024), who identifies digital platform credibility as a key determinant of client trust in financial service providers across diverse markets.

1.2 Problem Statements

Based on the background described above, the research problems are formulated as follows:

1. What are the categories found in the financial terminology on the official web of BNI Multifinance?
2. What translation techniques are employed to translate financial terms from Indonesian into English?

3. How is the translation acceptability of these terms assessed based on the quality criteria established by (Nababan et al., 2012)?

1.3 Objectives of the Study

The objectives of this research are:

1. To identify and categorize the financial terminology found on the official web of BNI Multifinance.
2. To describe the translation techniques employed to translate financial terms from Indonesian into English.
3. To assess the translation acceptability of these terms based on the quality criteria established by (Nababan et al., 2012).

1.4 Limitation of the Study

This research focuses on a micro-level analysis of specialized financial terms retrieved specifically from the Frequently Asked Questions (FAQ) section of the official website of BNI Multifinance. The analysis is strictly limited to categorizing these terminological units based on the dimensions and conceptual categories proposed by Cabré (1999), identifying translation techniques using the functional model of Molina and Albir (2002), and evaluating the translation acceptability of these phrases using the quality parameters established by Nababan et al., (2012). By confining the scope to the FAQ section, the researcher ensures a focused investigation into the communicative effectiveness of the institution's digital customer support in a global financial context.

1.5 Significance of the Study

Theoretical Significance:

This research contributes to the field of Translation Studies by integrating the Communicative Theory of Terminology proposed by Cabré (1999) with technical translation quality assessment. It establishes a specialized framework for evaluating translation in the digital multifinance industry, specifically focusing on how terminological units are transposed into a target language while maintaining conceptual integrity.

Practical Significance:

This study provides BNI Multifinance with a rigorous academic evaluation to enhance the professional quality of its digital communication and mitigate potential financial risks arising from unacceptable terminology. For translators, this research serves as a functional reference and guidebook for selecting appropriate techniques when translating complex Indonesian financial concepts into standardized international English. Furthermore, for students and researchers, this study offers a detailed resource for further inquiries concerning technical translation, Language for Specific Purposes (LSP), and the localization of corporate websites in a global business environment.

CHAPTER V
CONCLUSION AND SUGGESTION

5.1 Conclusion

This study examined the translation of financial terminology on the official bilingual website of BNI Multifinance from three perspectives corresponding to the three research questions: the categorisation of financial terms, the translation techniques applied, and the quality of the translations as measured through acceptability assessment. The analytical framework drew on Cabré's (1999) Communicative Theory of Terminology for categorisation, Molina and Albir's (2002) typology of translation techniques, and the quality parameters of Nababan et al. (2012). The data consisted of 101 financial terms evaluated through a Focus Group Discussion involving two specialist raters whose assessments were consolidated into a final score for each term.

5.1.1 Categories of Financial Terminology

In response to the first research question, the 101 financial terms extracted from the BNI Multifinance website were classified into four categories following Cabré (1999): Entities (39 terms, 38.61%), Properties (35 terms, 34.65%), Activities (25 terms, 24.75%), and Relations (2 terms, 1.98%). Entities are the most frequent category because the website's primary function is to inform users about available financial products, instruments, and documents. Properties form the second-largest group, reflecting the importance of specifying the financial conditions that govern client obligations. Activities describe the procedures clients and the institution carry out, while Relations, though numerically small, carry the greatest legal specificity per term.

The distribution of categories reflects the FAQ's communicative purpose: it must first establish what financial objects exist in the BNI Multifinance system (Entities), then describe their measurable features (Properties), explain what actions clients can take (Activities), and, where necessary, define the legal relationships involved (Relations). This hierarchical structure is consistent with Mulyatun et al.'s

(2022) description of how corporate digital communication platforms build domain competence in users.

5.1.2 Translation Techniques

In response to the second research question, five translation techniques were identified. Established Equivalent was the most frequently used technique, applied to 75 terms (74.26%), followed by Borrowing at 17 terms (16.83%), Literal Translation at 5 terms (4.95%), Literal Translation + Borrowing at 3 terms (2.97%), and Borrowing + Reduction at 1 term (0.99%).

The most notable finding in the technique analysis is that the most frequently used technique does not produce the best acceptability results. Established Equivalent, despite its dominance, generated the most Less Acceptable ratings because it was applied to terms where the Indonesian regulatory concept and the international equivalent differ in definitional scope. Borrowing, by contrast, produced the highest acceptability scores, with an average of 2.94, because it was applied to terms that have already achieved cross-linguistic standardisation in international financial English. This finding confirms the need for translators to conduct definitional verification before applying Established Equivalent, rather than assuming conceptual equivalence on the basis of structural resemblance.

5.1.3 Translation Acceptability

In response to the third research question, the acceptability assessment yielded a consolidated mean score of 2.50 from both raters. The assessment results show that 50 terms (49.50%) were rated as Acceptable (score 3), 51 terms (50.50%) as Less Acceptable (score 2), and none as Not Acceptable (score 1).

The 51 Less Acceptable translations are concentrated in the Properties category, which recorded the lowest mean acceptability score of 2.29. This confirms that attribute-level financial terms, which directly govern client obligations such as rates, durations, and fees, are the most translation-sensitive group in this corpus. The six terms on which both raters reached a Less Acceptable consensus, covering *Anggaran Dasar*, *Piutang Pembiayaan*, *Modal Disetor*, *Penutupan Asuransi*, *Maskapai Asuransi*, and *Sisa Pokok Hutang*, represent the most reliably identified translation problems in the corpus. The absence of Not Acceptable translations indicates that the translator consistently identified recognisable target-language counterparts, even when the conceptual fit was not precise.

5.2 Suggestions

5.2.1 Suggestions for BNI Multifinance

The most immediate implication of this study is that greater attention should be given to the treatment of financial terms whenever translation or content updates are undertaken on the BNI Multifinance website. The terms that received less acceptable ratings in the FGD assessment illustrate the specific issues, such as jurisdictional mismatches, register inconsistencies, and definitional imprecision, that translators and content managers should be more mindful of going forward. The ten most critical terms, along with alternative translations that may serve as a reference for future revisions, are presented in the appendices.

Beyond individual corrections, the study points to a structural issue that individual revisions alone cannot resolve. BNI Multifinance would benefit from developing a bilingual financial glossary that maps Indonesian Otoritas Jasa Keuangan (OJK) regulated terms to their most appropriate English equivalents, validated against current International Financial Reporting Standards (IFRS) standards and international regulatory benchmarks. Maintaining terminological consistency across all client-facing communication is a professional obligation with direct implications for the clarity and legal defensibility of institutional information. Some companies in the Indonesian financial sector have already adopted this approach as part of their bilingual communication governance, and BNI Multifinance's growing digital presence warrants a similar investment.

5.2.2 Suggestions for Translation Practitioners

For translators working in the Indonesian financial sector, the main lesson from this study is that applying Established Equivalent requires more than finding a recognisable English equivalent. Before using an international term, the translator must verify whether the concept in the Indonesian Otoritas Jasa Keuangan (OJK) framework carries the same definitional boundaries as the apparent equivalent in its international context. Where a divergence exists, alternative strategies such as Description, Particularization, or a more cautiously scoped Established Equivalent with a clarifying note should be considered.

At the same time, the strong performance of Borrowing in this corpus should be taken as a positive signal rather than a last resort. For terms that have achieved cross-linguistic standardisation in international financial English, retaining the English form is both professionally appropriate and communicatively effective. Newmark (1988) observes that skilled specialised translation often involves knowing when not to translate, and this principle is well supported by the data in this study.

5.2.3 Suggestions for Future Research

This study focused exclusively on acceptability as the quality dimension for assessment. Future research could extend the evaluation to include accuracy and readability, the other two dimensions in the Nababan et al. (2012) framework, to provide a fuller picture of translation quality across all three parameters. A comparative study involving a broader panel of raters, including practising financial translators and actual users of the BNI Multifinance website, would also yield more practically grounded quality assessments.

Future studies could also apply the same framework to other sections of the BNI Multifinance website, such as annual reports, product specification pages, and terms and conditions, to test whether the patterns identified here are consistent across different document types. Extending the analysis to other Indonesian multifinance companies would help determine whether the translation challenges documented here reflect institution-specific practices or wider tendencies in the sector.

BIBLIOGRAPHY

Aisah, I. S., & Sari, R. P. (2022). Pergeseran Terjemahan Dalam Website Ruang Guru Career. *MAHADAYA: Jurnal Bahasa, Sastra, Dan Budaya*, 2(1), 9–16. https://doi.org/10.34010/mhd.v2i1.5381

Alzuhdy, Y. A. (2014). Analisis translation shift dalam penerjemahan bilingual bahasa Inggris–bahasa Indonesia. *Diksi*, 2(22).

Amanda, S. (2015). Translation strategy in Twitter terms: English and Indonesian. *Journal of Language and Literature*, 3(2), 102–108.

Amini, M., & Lotfollahi, B. (2019). Translating legal texts: Adequacy or acceptability? Implications for teaching legal translation. *Journal of Foreign Language Teaching and Translation Studies*, 4(1), 1–16.

Arifin, Z., Pratiwi, D. R., Sabardila, A., Prabawa, A. H., & Sunanda, A. (2020). Quality of the translations of business terms from English into Indonesian. *International Journal of Innovation, Creativity and Change*, 12(2), 245–263.

Barus, A. C., Tarihoran, A., & Damanik, H. (2023). Kemampuan penyusunan laporan keuangan berbasis IFRS dengan penerapan English for Specific Purpose (ESP) pada mahasiswa akuntansi Universitas Mikroskil. *LIABILITIES (Jurnal Pendidikan Akuntansi)*, 6(3), 10–19.

BDO IFR Advisory Limited. (2024). *IFRS Accounting Standards in Practice 2024/2025: IFRS 10 Consolidated Financial Statements*. London: BDO IFR Advisory Limited.

Berry, R. (2009). EFL majors' knowledge of metalinguistic terminology: A comparative study. *Language Awareness*, 18(2), 113–128.

Bramono, N. (2022). Translation techniques in translation books introduction to information systems business and managerial perspectives group approach noun functional systemic linguistics. *Jurnal Multidisiplin Madani (MUDIMA)*, 2(1), 117–138.

Cabré, M. T. (1999). *Terminology: Theory, methods and applications*. Amsterdam: John Benjamins.

Chen, R., Wiryawan, D., & Mulyawan, A. N. (2025, May). Optimization of accounting recording process using RPA technology in multifinance companies. In *2025 5th International Conference on Innovative Research in Applied Science, Engineering and Technology (IRASET)* (pp. 1-6). IEEE.

Catford, J. C. (1965). *A linguistic theory of translation*. Oxford: Oxford University Press.

Cosmulescu, A. M. (2021). A terminological perspective on legal translation. *Professional Communication and Translation Studies*, (14), 151–157.

Crystal, D. (2008). *A Dictionary of Linguistics and Phonetics* (Sixth). Oxford: Blackwell.

Dewi, H. D. (2021). Translation strategies for official letter translation from Indonesian to English. *Jurnal Penerjemahan*, 8(2).

De Jonge, P., Ungureanu, O., Zeelenberg, M., & Verlegh, P. W. J. (2024). The acceptability of behavioural interventions in financial decision-making. *Behavioural Public Policy*, 8, 759–772. https://doi.org/10.1017/bpp.2024.10

Febriani, N. F., & Safira, N. (2026). Bahasa Indonesia sebagai media penyampaian informasi keuangan dalam bidang akuntansi. *INOMATEC: Jurnal Inovasi dan Kajian Multidisipliner Kontemporer*, 1(03).

Hesabi, A., Amirian, Z., & Nazari, J. (2017). Political terms by APLL: Issues of terminology implantation and acceptability. *Applied Research on English Language*. 6(3), 339–362. https://doi.org/10.22108/are.2017.78044.0

Kotambunan, F. E., & Hidayat, R. S. (2017). Strategi penambahan dan penghilangan makna: Kasus penerjemahan teks hukum bisnis dari bahasa Inggris ke bahasa Indonesia. *Paradigma Jurnal*, 7(2), 199–212.

Lee Wilson. (2024). *25 best examples of effective FAQ pages*. https://www.searchenginejournal.com/best-faq-page-examples/267709/

McDonald, S. V. (2020). Accuracy, readability, and acceptability in translation. *Applied Translation*, 14(2), 21–29.

Moles, P., & Terry, N. (1997). *The handbook of international financial terms*. Oxford: OUP Oxford.

Molina, L., & Albir, A. H. (2002). Translation techniques revisited: A dynamic and functionalist approach. *Meta*, 47(4), 498–512. https://doi.org/10.7202/008033ar

Mulyatun, S., Wahyuni, S. N., & Vijaya, R. J. (2022). Pengembangan Sistem Informasi Frequently Asked Question (FAQ) Menggunakan Framework CodeIgniter. *INFORMASI (Jurnal Informatika dan Sistem Informasi)*, 14(1), 49–61.

Nababan, M., Nuraeni, A., & Sumardiono. (2012). Pengembangan model penilaian kualitas terjemahan. *Kajian Linguistik dan Sastra*, 24(1), 39–57.

Newmark, P. (1988). *A textbook of translation*. New York: Prentice Hall.

Novia, L., & Vidya, A. (2023). *Akuntansi dalam Bahasa Inggris: Menguasai Istilah Keuangan*. Ananta Vidya.

Nugroho, A. D. N., & Johanes, J. (2025). The translation of official nomenclature in the Supreme Court: An analysis of equivalence and challenges. *Jurnal Penerjemahan*, 12(1). https://doi.org/10.64571/ojp.v12i1.102

Nurmala, D., & Purba, A. (2017). Pergeseran bentuk dalam terjemahan artikel di Majalah Kangguru Indonesia. *Jurnal Penelitian Pendidikan Bahasa dan Sastra*, 2(1), 118–124.

Otoritas Jasa Keuangan. (n.d.). *OJK-Pedia*. Diakses pada 24 April 2026, dari https://ojk.go.id/id/ojk-pedia/default.aspx

Prieto Ramos, F. (2021). Translating legal terminology and phraseology: Between inter-systemic incongruity and multilingual harmonization. *Perspectives*, 29(2), 175–183.

Rachmawati, R. (2014). Aspek linguistik dan keberterimaan dalam penerjemahan. *Madah: Jurnal Bahasa dan Sastra*, 5(1), 91–104.

Rachmawati, U., & Waharini, F. M. (2018). Penggunaan terminologi bahasa Inggris dalam standar akuntansi keuangan. *UMMagelang Conference Series*, 757–765.

Rahmasari, S., & Lauwren, S. (2020). Modality analysis on the official website of Indonesian tourism. *Language Circle: Journal of Language and Literature*, *15*(1), 112-119.

Ramos, F. P. (2016). Parameters for problem-solving in legal translation: Implications for legal lexicography and institutional terminology management. Dalam *The Ashgate Handbook of Legal Translation* (hlm. 121–134). Routledge.

Sager, J. C. (1990). *A practical course in terminology processing*. Amsterdam: John Benjamins.

Santosa, R. (2021). *Dasar-dasar metode penelitian kualitatif kebahasaan* (D. Purnanto, Ed.). Surakarta: UNS Press.

Sephodi, H. D., Mudau, T., & Mudau, P. P. (2015). Collaborative dynamics in translating financial terminology: Bridging gaps and promoting linguistic equity in South Africa focusing on Tshivenḓa.

Samuelsson, M., Möllerberg, M.-L., & Neziraj, M. (2025). The Swedish theoretical framework of acceptability questionnaire: Translation, cultural adaptation, and descriptive pilot evaluation. *BMC Health Services Research*, 25, 684. https://doi.org/10.1186/s12913-025-12855-x

Sholahuddin, H. M. (2013). *Kamus istilah ekonomi, keuangan & bisnis syariah*. Jakarta: Gramedia Pustaka Utama.

Sofie, A. N. (2023). Analisis kualitas terjemahan pada laman web KBRI Beijing. *Jurnal Linguistik*, 22, 1–23.

Spradley, J. P. (1980). *Participant observation*. New York: Holt, Rinehart and Winston.

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.

Susini, M., Budiartha, I. N. M., & Widiastuti, I. K. T. (2021). The shifts of modality in the Indonesian-English translation of The Rainbow Troops novel. *Journal of Language and Literature*, 21(2), 323–332. https://doi.org/10.24071/joll.v21i2.2882

Tomasis, R. (2024). *Best examples of effective FAQ pages (and how to create one)*. https://www.wix.com/blog/how-to-create-faq-page

Tsai, E., Mangaokar, N., Zheng, B., Zheng, H., & Prakash, A. (2025). Harmful terms and where to find them: Measuring and modeling unfavorable financial terms and conditions in shopping websites at scale. *Proceedings of the ACM on Web Conference 2025*, 990–1003. https://doi.org/10.1145/3696410.3714573

Usamah, M. (2024). *Analysis of translation techniques and quality assessment of promotional phrases in the official website of MSI.com*. Politeknik Negeri Jakarta.

Wiguna, C. M. (2019). *Translation Quality Assessment on the Translation of Airasia Web Pages* (Doctoral dissertation, Universitas Sumatera Utara).

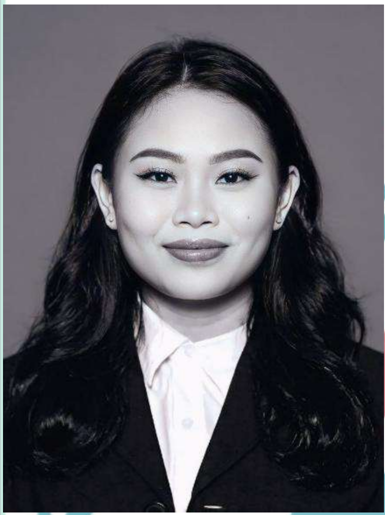
WordPress.com. (2023). *What is a FAQ page? (Real-life examples and best practices)*. https://wordpress.com/go/website-building/what-is-a-faq-page/

Wuryantoro, A. (2018). *Pengantar penerjemahan*. Deepublish.

Yaakub, N. A., Ramli, N. M., Muhamed, N. A., Abd Aziz, S., & Tahir, A. M. (2024). Determinant Factors to E-wallets Adoption among Small-Sized Muslim Merchants: A Preliminary Analysis. *Global Business and Management Research*, *16*(3s), 26-37.

Yusuf, A. M. (2014). *Metode Penelitian: Kuantitatif, Kualitatif & Penelitian Gabungan*. Jakarta: Kencana.

CURRICULUM VITAE



Meisha Larasati

https://www.linkedin.com/in/meishalarasati

Meisha Larasati is a student of English for Business and Professional Communication at Politeknik Negeri Jakarta. Her academic journey is enriched by diverse hands-on experiences in recruitment administration, corporate correspondence, and content writing, allowing her to develop a well-rounded skill set in both administrative and professional communication settings. From business writing to document verification and archiving, she has consistently demonstrated a strong command of language and a keen sensitivity to operational efficiency and audience needs.

She has taken on multiple roles that required not only linguistic competence but also critical thinking, detail orientation, and digital communication skills. As a Human Capital and Recruitment Administration intern at PT BNI Multifinance, Meisha has supported end-to-end onboarding processes, verified vital employment contracts, and managed regulatory background checks with high precision. Meanwhile, her internship at the CTARSA Foundation refined her ability to coordinate official cross-corporate correspondence with prominent media groups like TransTV, CNN, and CNBC, alongside managing complex document archiving for corporate teams.

Driven by curiosity and a desire to grow, Meisha continues to expand her expertise through editing, content writing, and administrative management. With strong skills in copywriting, business correspondence, and team collaboration, she is well-prepared to contribute to fields that value clarity, corporate compliance, and impactful communication. Her journey reflects not only technical skill but also a deep commitment to continuous learning and professional excellence.

APPENDICES

No	SL	TL	Category Types	Translation Technique	TQA
1	**Produk Pembiayaan**	**Financing Product**	Entities	Established Equivalent	3
2	**Simulasikan Pembiayaan**	**Simulate The Financing**	Activities	Literal Translation + Borrowing	3
3	**Laba Bersih**	**Net Profit**	Properties	Established Equivalent	3
4	**Anggaran Dasar**	**Articles Of Association**	Entities	Established Equivalent	2
5	**Tipe Pembiayaan**	**Financing Type**	Properties	Literal Translation + Borrowing	3
6	**Komersial**	**Commercial**	Properties	Borrowing	3
7	**Piutang Pembiayaan**	**Financing Receivables**	Entities	Established Equivalent	2
8	**Uang Muka**	**Down Payment**	Properties	Established Equivalent	2
9	**Simulasi Kredit**	**Credit Simulation**	Activities	Established Equivalent	3
10	**Asuransi Kendaraan**	**Vehicle Insurance**	Entities	Established Equivalent	3
11	**Modal Disetor**	**Paid-Up Capital**	Entities	Established Equivalent	2
12	**Kerugian Finansial**	**Financial Loss**	Properties	Established Equivalent	3
13	**Polis Asuransi**	**Insurance Policy**	Entities	Established Equivalent	3
14	**Comprehensive**	**Comprehensive**	Properties	Borrowing	3

No	SL	TL	Category Types	Translation Technique	TQA
15	**Laba Operasional**	**Operating Profit**	Properties	Established Equivalent	2
16	**Total Loss Only (TLO)**	**Total Loss Only (TLO)**	Properties	Literal Translation + Borrowing	3
17	**Harga Pertanggungan**	**Sum Insured**	Properties	Established Equivalent	2
18	**Perluasan Asuransi**	**Insurance Extension**	Activities	Established Equivalent	2
19	**RSCC (Riot, Strike, Civil Commotion)**	**RSCC (Riot, Strike, Civil Commotion)**	Entities	Borrowing	3
20	**TPL (Third Party Liability)**	**TPL (Third Party Liability)**	Relations	Borrowing	3
21	**PA (Personal Accident)**	**PA (Personal Accident)**	Entities	Borrowing	3
22	**Klaim Asuransi**	**Insurance Claim**	Activities	Established Equivalent	3
23	**Pemegang Polis**	**Policyholder**	Entities	Established Equivalent	2
24	**Kompensasi**	**Compensation**	Activities	Borrowing	3
25	**Klaim Kerugian Sebagian (Partial)**	**Partial Loss Claim (Partial)**	Activities	Established Equivalent	2
26	**Tahun Buku**	**Financial Year**	Properties	Established Equivalent	2
27	**Beban Umum**	**General Expenses**	Entities	Established Equivalent	2
28	**Klaim Kerugian Total (CTLO)**	**Total Loss Claim (Ctlo)**	Activities	Established Equivalent	2
29	**Nilai Pertanggungan**	**Insured Value**	Properties	Established Equivalent	2

No	SL	TL	Category Types	Translation Technique	TQA
30	**Klaim CTL (Construction Total Loss)**	**CTL (Construction Total Loss)**	Activities	Borrowing + Reduction	3
31	**Biaya Perbaikan**	**Repair Cost**	Properties	Established Equivalent	2
32	**Harga Sebenarnya**	**Actual Price**	Properties	Established Equivalent	2
33	**Asuransi Jiwa**	**Life Insurance**	Entities	Established Equivalent	2
34	**Premi Asuransi**	**Insurance Premium**	Properties	Established Equivalent	3
35	**Persediaan**	**Inventories**	Entities	Established Equivalent	3
36	**Pendapatan**	**Income**	Properties	Established Equivalent	2
37	**Credit Life**	**Credit Life**	Entities	Borrowing	3
38	**Penutupan Asuransi**	**Insurance Cover**	Activities	Established Equivalent	2
39	**Kegagalan Bayar**	**Default**	Activities	Established Equivalent	3
40	**Simpanan Jaminan**	**Security Deposit**	Entities	Established Equivalent	3
41	**Debitur**	**Debtor**	Entities	Borrowing	3
42	**Data Nilai Pinjaman**	**Loan Amount Data**	Entities	Established Equivalent	2
43	**Penjualan Aset**	**Disposal Of Assets**	Activities	Established Equivalent	3
44	**Maskapai Asuransi**	**Insurance Company**	Entities	Established Equivalent	2
45	**Laporan Tahunan**	**Annual Report**	Entities	Established Equivalent	3

No	SL	TL	Category Types	Translation Technique	TQA
46	**Laporan Laba Rugi**	**Income Statement**	Entities	Established Equivalent	3
47	**Angsuran**	**Installment**	Activities	Established Equivalent	2
48	**Arus Kas**	**Cash Flow**	Entities	Established Equivalent	3
49	**Ekuitas**	**Equity**	Entities	Borrowing	3
50	**Liabilitas**	**Liabilities**	Entities	Borrowing	3
51	**Tagihan**	**Bill**	Entities	Established Equivalent	3
52	**Aset Tetap**	**Fixed Asset**	Entities	Established Equivalent	3
53	**Masa Tenggang**	**Grace Period**	Properties	Established Equivalent	3
54	**Nilai Wajar**	**Fair Value**	Properties	Established Equivalent	3
55	**Konsolidasi**	**Consolidation**	Activities	Established Equivalent	2
56	**Dividen**	**Dividend**	Entities	Borrowing	3
57	**Saldo Laba**	**Retained Earnings**	Entities	Established Equivalent	2
58	**Nominal Transfer**	**Transfer Amount**	Properties	Literal Translation	2
59	**Bukti Pembayaran**	**Proof Of Payment**	Entities	Literal Translation	2
60	**Agunan**	**Collateral**	Entities	Established Equivalent	3
61	**Laporan Perubahan Ekuitas**	**Statement Of Changes In Equity**	Entities	Established Equivalent	3

No	SL	TL	Category Types	Translation Technique	TQA
62	**Nominal Angsuran**	**Installment Amount**	Properties	Established Equivalent	2
63	**Total Nominal**	**Total Amount**	Properties	Literal Translation	2
64	**Amortisasi**	**Amortization**	Activities	Borrowing	3
65	**Biaya Admin**	**Admin Fee**	Properties	Established Equivalent	2
66	**Maksimal Nominal**	**Maximum Amount**	Properties	Literal Translation	2
67	**Auto Debet**	**Auto Debit**	Activities	Borrowing	3
68	**Beban Bunga**	**Interest Expense**	Entities	Established Equivalent	2
69	**Pelunasan Pembiayaan**	**Financing Settlement**	Activities	Established Equivalent	2
70	**Pelunasan Dipercepat**	**Early Settlement**	Activities	Established Equivalent	2
71	**Tenor Pembiayaan**	**Financing Tenure**	Properties	Established Equivalent	2
72	**Nilai Pelunasan**	**Settlement Value**	Properties	Established Equivalent	2
73	**Sisa Pokok Hutang**	**Outstanding Principal**	Properties	Established Equivalent	2
74	**Biaya Admin Pelunasan Awal**	**Early Settlement Admin Fee**	Properties	Established Equivalent	2
75	**Biaya Pinalty**	**Penalty Fee**	Properties	Borrowing	2
76	**Bunga Berjalan**	**Accrued Interest**	Properties	Established Equivalent	2
77	**Biaya Lain Yang Tertunggak**	**Other Arrears**	Properties	Established Equivalent	2

No	SL	TL	Category Types	Translation Technique	TQA
78	**Angsuran Terakhir**	**Last Installment**	Properties	Established Equivalent	2
79	**Penghasilan Minimal**	**Minimum Income**	Properties	Established Equivalent	2
80	**Slip Gaji**	**Payslip**	Entities	Established Equivalent	2
81	**Bukti Pendapatan**	**Proof Of Income**	Entities	Literal Translation	2
82	**Rasio Keuangan**	**Financial Ratio**	Entities	Established Equivalent	3
83	**Laporan Keuangan**	**Financial Statements**	Entities	Established Equivalent	3
84	**Suku Bunga**	**Interest Rate**	Properties	Established Equivalent	3
85	**Bunga (Flat) Per Tahun**	**Annual Flat Interest**	Properties	Established Equivalent	2
86	**Laporan Arus Kas**	**Cash Flow Statement**	Entities	Established Equivalent	3
87	**Perbankan**	**Banking Transactions**	Activities	Established Equivalent	2
88	**Klaim Total Loss**	**Total Loss Claim**	Activities	Established Equivalent	3
89	**Profil Risiko**	**Risk Profile**	Properties	Established Equivalent	2
90	**Investasi**	**Investment**	Activities	Borrowing	3
91	**Modal Kerja**	**Working Capital**	Entities	Established Equivalent	3
92	**Aset**	**Assets**	Entities	Borrowing	3
93	**Proses KYC**	**KYC Process**	Activities	Borrowing	3

No	SL	TL	Category Types	Translation Technique	TQA
94	**Penutupan Rekening**	**Account Closure**	Activities	Established Equivalent	2
95	**Penasihat Keuangan**	**Financial Advisor**	Entities	Established Equivalent	3
96	**Pembiayaan Konsumen**	**Consumer Finance**	Activities	Established Equivalent	3
97	**Pembiayaan Investasi**	**Investment Financing**	Activities	Established Equivalent	2
98	**Pembiayaan Multiguna**	**Multipurpose Financing**	Activities	Established Equivalent	2
99	**Permodalan**	**Capitalization**	Properties	Established Equivalent	2
100	**Barang Modal**	**Capital Goods**	Entities	Established Equivalent	2
101	**Jaminan Fidusia**	**Fiduciary Guarantee**	Relations	Established Equivalent	3