Quality of the Translations of Business Terms from English into Indonesian

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The objective of the research was to describe the quality of the business terms translations from English into Indonesian. The data included the business terms in English and Indonesian found in the Research Method for Business and it's translation in Indonesian. The study used a descriptive and qualitative approach. The data sources comprised two documents of English and Indonesian textbooks and informants (or rates). The technique of data collection employed an in-depth-interview and questionnaires, involving informants. The data were validated with theoretical and data triangulations. They were analysed with an interactive model of collecting data, reducing data, displaying, and then drawing a conclusion. The results of the research show the English-Indonesian business term translations were very dominantly good. One data (0,006%) out of 161 (99,94%) data business terms translations was equivalent, unreadable, and unacceptable. On one hand, the bad business term translation was due to the inaccuracy of spelling use. On the other hand, the good quality of the translations was affected by employing a variety of translation strategies: 1) rendering their meanings into Indonesian or loan translation (41,64%), 2) borrowing by changing their spellings or loan bend (20,49%), 3) borrowing without spelling change or loan word, (3,10%), 4) rendering their meanings and borrowing into Indonesian or loan blend, loan shift, and loan translation (32,91%), and 5) rendering it's meanings and borrowing by writing their original (English) terms or loan blend and loan translation (1,86%).

Key words: *Acceptability, Business Terms, Equivalency, Readability, Translation Strategies, Translation Work Quality.*

Introduction

In recent years, science, knowledge, and information and communication technology have been developing and advancing fast. As a result, translating a text into another text may be a must for a nation to disseminate these to its people. Translation has a major role in the dissemination of science, and definitely this worldwide role for transfer of knowledge cannot be ignored (Tabrizi, etc., 2015).

However, producing a good translation that meets the criteria of equivalency, readability, and acceptability is not an easy activity to realise. A translator is often faced with a meaning non-equivalence. According to Murdoch (2017), an exact equivalent does not always exist for a fixed expression or more specifically an idiom in the target language. Non-equivalence can be due to a lexical gap, cultural gaps, or grammatical difference between two languages: source and target. Technology development in countries can create major lexical gaps between source language and target language (Tabrizi et al., 2015). The physical environment of a speech community is also involved in creating lexical gaps in the sense that words are made by speakers to refer to objects around us (Al-Ghazali, 2012). The source language denotation of the concept is different from the target language one of the same concept, where the source language and target language taxonomies are not congruent, and where there is a cultural gap (Darwish, 2010). Baker (1995: 21) stated that a source-language word may express a concept which is totally unknown in a target language.

In terms of readability and acceptability, Walwork (2013) stated that readability includes sentence length, lack of structure, redundancy, ambiguity and lack of clarity. Acceptability means that translators adhere to norms of target language and culture to produce translated texts (Geng et al., 2015). The present research paper discusses and describes the quality of English-Indonesian business terms translations. The quality is associated with the equivalency, readability, and acceptability of them.

Literature Reviews

In a simple definition, translation can be viewed as a replacement of a text's meaning with another text's meaning. According to Newmark (1981), translation is a craft consisting in the attempt to replace a written message and/or statement in one language by the same message and/or statement in another language. Venuti (1995) stated that translation as a process by which the chain of signifiers that constitutes the source language text is replaced by a chain of signifiers in the target language. Translation is a process of replacing a text's meaning with another one. Machali (2000: 12) stated that translation is a process of transferring a text's meaning into another text's one, focusing on it's meaning equivalent. It is the meaning that must be transferred in consideration with it's meaning. Larsen (2008: 2) viewed translation as

consisting of studying the lexicon, grammatical structure communication situation, and cultural context of source language text, analysing it in order to determine it's meaning and then reconstructing this same meaning using the lexicon and grammatical structure that are appropriate in the receptor language. Zhang (2012: 2342) suggested that translation is merely viewed as linguistic transference of meaning from one language to another. They put too much value on fidelity and faithfulness of the translated text to the source text. Yue (2013) stated a proper translation is an endeavour to maintain the flavour of the source text during the language transfer while not violating the target language system. In the theory of functionalism, Liu (2013) suggested translation is a communication action. The theory is said to be effective in solving a problem of translation activity. Huang, etc. (2015) stated that when translators translate the instruction, they should consider the difference between two different cultures and make their translation have the equal and same meaning.

The central problem translation criticism focuses on is the transfer of the discourse meaning of the original language (Xia, 2016). One of the major challenges in translation, both bilingual and monolingual, is to maintain translation equivalence. The other important challenge is to maintain trustworthiness of the translation procedures (Mandal, 2018). The problems of providing equivalents between languages belonging to different families have bothered translators for ages. There is no denying the fact that the less isomorphic the languages are (Matulewska & Aleksandra, 2019).

The translation would certainly be affected by the features and the cultural background of the target language. It must be equivalent, readable, and acceptable in a language target so that it can be said to be a good work. Finding a meaning equivalent is a core in a good translation. In this context, equivalent means a source text's meaning must be relevant to another text's one. Equivalent refers to two or more entities being of equal value, corresponding value, or having the same use or function as something (House, 2009). Readability is related to a level of whether a translation work is easy to understand or not.

To evaluate a good translation work, it must meet 1) it's equivalency, whether it is accurate or not, 2) it's readability, whether it is clear or not, and 3) it's acceptability, whether it is natural or not. Thus, evaluating a translation work is dependent not only on it's form but also meaning. To evaluate translation, the ideational and interpersonal meaning should be analysed. Whether the translation is good or not depends on the transfer of the ideational meaning and interpersonal meaning (Xia, 2016). Moreover, to judge whether the translation is faithful or not depends not only on textual meaning, but also the minor factors such as the features of target language, and the social and cultural environment.

Evaluating a translation work means to identify or justify whether it is good or fine, or not. It will be fine if it meets the three criteria of equivalency, readability, and acceptability. Larson

(1984) suggested that a translation work must be evaluated to ensure its equivalency, readability, and acceptability. Machali (2000) proposed that evaluating a translation work needs to use these parameters, including a very excellent, very good, good, sufficient, and poor translation. The criteria for evaluation of translation in based on conceptual equivalence (Mandal, 2018). Equivalence in translation may be seen as the effectiveness of translation in conveying the same meaning as was intended in the language in which the research was conducted (Kenny, 2009). Researchers have differences of opinions regarding the concept of equivalence in translation. Equivalence has been supported by some and rejected by other factions in linguistics and translation studies (Kenny, 2009). Researchers who reject equivalence in translation consider that equivalence is irrelevant. They are of the opinion that equivalence blocks the progress and creativity in translation. It is also extremely difficult to determine the equivalence between two languages. Some researchers feel that there needs to be specified criteria set to evaluate equivalence.

Researchers such as Squires (2009) have introduced evaluation criteria for improving trustworthiness and transparency of cross-language research. The criteria also specify those aspects related to the translation process and the roles of equivalence and bilingual researchers in translation. CDA (Critical Discourse Analysis) plays a pivotal role in improving the understanding of texts, and it can be used to assess the quality and the product of translation (Al-Harahsheh 2013).

Methodology

Research Design

The research design was qualitative, so it employed a descriptive qualitative approach. Translation is of immense importance in a majority of qualitative studies because most of the qualitative studies are written by monolingual researchers (Mandal, 2018). It aimed at describing the business terms' translations from English into Indonesian. The data included the business terms in English and their translations in Indonesian. The data sources included two documents of textbooks: *Research Method for Business: A Skill Building Approach* (Sekaran, 2003) in English and it's translation in Indonesian: *Research Method for Business: Metodologi Penelitian untuk Bisnis* (Sekaran, 2006). In addition, the data sources were three informants (raters). They are an expert in business economics, translation linguistics, and English and Indonesian linguistics.

Technique of Data Collection

The research data were collected with the techniques of content analysis, in-depth interview, and questionnaires. The content analysis technique was realised by reciting the two

documents and recording the data of business terms in English and Indonesian. Then, the researchers interviewed the informants and made the questionnaires that were distributed to them. The interview and questionnaire materials were concerned with the problem statement of the research, i.e., identifying whether the data were included in business terms and whether the business term translations were equivalent, readable, and/or acceptable.

Technique of Data Analysis

The data were analysed with an interactive model of data collection, data reduction, display data, and data verification and conclusion (see Figure 1). The data collected were reduced for making sure that these were related to the research questions. In the data reduction, the researchers interviewed an expert in economics and distributed the questionnaires to him. He was asked to identify and justify the data of business terms. After reducing the data, the researchers classified the data into groups of whether they were borrowed by changing their spellings, they were borrowed without changing their spellings into Indonesian, or others. After that, the researchers interviewed two experts in translation linguistics and distributed the questionnaires of business terms in English and their translation in Indonesian. They were asked to identify and justify whether the business terms, translation was equivalent, readable, and acceptable in a target language (Indonesian). After they were identified and justified by the informants (raters), the researcher categorised the terms' translations into equivalent, readable and acceptable groups in the forms of the tables based their translation strategies. Then, these translations were analysed, presented, discussed, and described by referring to the translation theories. The researchers verified the data from the data collection to data display because of finding invalid data. Finally, the researchers made a conclusion of the business terms' translations.

Analysis Results and Discussion

Analysis Results

The results of data analysis show that one data (0.006%) out of 161 (99.94%) business terms' translations was equivalent, unreadable, and unacceptable. On one hand, the bad business term translation was due to the inaccuracy of spelling use. On the other hand, the good quality of the translations was affected by employing a variety of translation strategies: 1) rendering their meanings into Indonesian or loan translation (41.64%), 2) borrowing by changing their spellings or loan bend (2.,49%), 3) borrowing without spelling change or loan word, (3.10%), 4) rendering their meanings and borrowing into Indonesian or loan blend, loan shift, and loan translation (32.91%), and 5) rendering its meanings and borrowing by writing their original (English) terms or loan blend and loan translation (1.86%).

Equivalency

As a first criterion of translation work, equivalency means that the translations of business terms in English found their meanings in Indonesian and these are accurate or equivalent. For instance, the terms *marketing, salary, capital* and *advertising* were translated into *pemasaran, gaji, modal* and *iklan*. The plural nouns *prices, customers, expenses* and *profits* rendered into *harga, pelanggan, pembayaran*, and *laba*. Other terms *employees, suppliers, policies* and *firms* were transmuted into *karyawan, pemasok, polis* and *perusahaan*.

In a lingual unit of phrases, the business terms *after-sales service, work environment* and *yields on mortgages* were transmitted into *layanan purna jual, lingkungan kerja* and *pendapatan hipotetik*. The terms *job satisfaction* and *market value of the shares of company* rendered their meanings into *kepuasan kerja* and *nilai pasar saham perusahaan*. The words *market share, consumer complaints,* and *part-time work* transferred their meanings into *pangsa pasar*, *keluhan pelanggan*, and *kerja paruh waktu* (see Table 1).

Table 1: Business Terms Translated and Found their Meanings in Indonesian (Loan Translation).

No	English as Source Language	Indonesian as Target Language
1.	Market value of the shares of company	*Nilai pasar saham perusahaan*
2.	Sales	*Penjualan*
3.	Employees	*Karyawan*
4.	Buyers	*Para pembeli*
5.	Capital	*Modal*
6.	Marketing	*Pemasaran*
7.	Salary	*Gaji*
8.	Customers	*Pelanggan*
9.	Work environment	*Lingkungan kerja*
10.	Advertising	*Iklan*
11.	Packaging	*Pengemasan*
12.	Employee behaviours	*Perilaku karyawan*
13.	Performance	*Kinerja*
14.	Employee attitudes	*Sikap karyawan*
15.	Job satisfaction	*Kepuasan kerja*
16.	Supervisory performance	*Kinerja penyelia*
17.	Training	*Pelatihan*
18.	Human resource	*sumber daya manusia*
19.	Market share	*Pangsa pasar*
20.	Profits	*Laba*

21.	Consumer complaints	*Keluhan pelanggan*
22.	Cost of capital	*Biaya modal*
23.	Firms	*Perusahaan*
24.	Exchange rate	*Kurs tukar*
25.	Tax	*Pajak*
26.	Collection of accounts receivable	*Tagihan rekening piutang*
27.	Workforce	*Tenaga kerja*
28.	Part-time work	*Kerja paruh waktu*
29.	Job sharing	*Pembagian kerja*
30.	Expenses	*Pembayaran*
31.	Revenue	*Pendapatan*
32.	Clerical employee	*Karyawan administrasi*
33.	Large companies	*Perusahaan besar*
34.	Salespersons	*Pramuniaga*
35.	Budget cuts	*Pemotongan anggaran*
36.	Suppliers	*Pemasok*
37.	Copyright	*Hak cipta*
38.	Gross sales	*Penjualan bruto*
39.	Dollars	*Jumlah rupiah*
40.	Work hours	*Jam kerja*
41.	Co-workers	*Rekan kerja*
42.	Workflow	*Arus kerja*
43.	Superiors	*Atasan*
44.	Subordinates	*Bawahan*
45.	Stock market price	*Harga saham perusahaan*
46.	Factory	*Paberik*
47.	Higher pay	*Gaji lebih tinggi*
48.	Supplemental incomes	*Penghasilan tambahan*
49.	Side incomes	*Penghasilan sampingan*
50.	Bookkeeping	*Tata buku*
51.	Return on capital	*Tingkat atas pengembalian modal*
52.	Big oil companies	*Perusahaan minyak raksasa*
53.	Payoffs	*Hasil*
54.	Competitors	*Para pesaing*
55.	Interest rate	*Suku bunga*
56.	Savings	*Tabungan*
57.	Stock market	*Pasar saham*
58.	Waste management company	*Perusahaan pengelola sampah*
59.	Heavy loss	*Kerugian besar*

60.	Cash	*Uang tunai*
61.	Reduction of fares	*Penurunan harga tiket*
62.	Price reduction	*Penurunan harga*
63.	Factory worker	*Buruh paberik*
64.	Prices	*Harga*
65.	Merchandise	*Barang dagangan*
66.	Clerks	*Staf*
67.	Salesmen	*Tenaga penjualan*

Sources: *Sekaran (2003) and Sekaran (2006)*

The following business terms were not translated into Indonesian; but they were borrowed by changing their spellings. The terms *manager, economy, promotion, depreciation* and *distribution* were transmuted into *manajer, ekonomi, promosi, depresiasi* and *distribusi* respectively. The words *dividend, investment, loyalty,* and *pension* were respectively replaced with *dividen, investasi, loyalitas,* and *pensiun*. Other terms such as *staff, credit, cash*, *credit,* and *insurance* were transferred their meanings into *staf, kas, asuransi, kredit,* and *asuransi*.

In a lingual unit of the phrases, the terms *consumer preference, organisational commitment, business communication, insurance policy*, *product line* and *product innovation* were transmitted their meaning into *preferensi konsumen, komitmen organisasi, komunikasi bisnis, polis asuransi, lini produk* and *inovasi produk* respectively. The phrases *production efficiencies, professional managers,* and *real estate business* were translated into *efisiensi produksi, manajer profesional,* and *bisnis real etstat*. Other terms *industry trends* and *retail stores* were borrowed into *tren industri* and *toko ritel* (see Table 2).

Table 2: Business Terms Not Translated but Borrowed by Changing their Spellings into Indonesian (Loan Blend)

No	English as Source Language	Indonesian as Target Indonesian
1.	Business	*Bisnis*
2.	Staff	*Staf*
3.	Managers	*Manajer*
4.	Assets	*Aset*
5.	Industry trends	*Tren industry*
6.	Economy	*Ekonomi*
7.	Clients	*Klien*
8.	Promotion	*Promosi*
9.	Consumer Preference	*Preferensi konsumen*
10.	Depreciation	*Depresiasi*
11.	Distribution	*Distribusi*
12.	Loyalty	*Loyalitas*
13.	Organisational commitment	*Komitmen organisasi*
14.	Recruitment	*Rekrutmen*
15.	Production efficiencies	*Efisiensi produksi*
16.	Product innovation	*Inovasi produk*
17.	Dividend	*Dividen*
18.	Investment	*Investasi*
19.	Pension	*Pensiun*
20.	Policies	*Polis*
21.	Premiums	*Premi*
22.	Professional managers	*Manajer professional*
23.	Consultants	*Konsultan*
24.	Staff	*Staf*
25.	Business communication	*Komunikasi bisnis*
26.	Investors	*Investor*
27.	Credit	*Kredit*
28.	Cash	*Kas*
29.	Product line	*Lini produk*
30.	Insurance	*Asuransi*
31.	Real estate business	*Bisnis real estat*
32.	Insurance policy	*Polis asuransi*
33.	Retail stores	*Toko ritel*

Sources: *Sekaran (2003) and Sekaran (2006)*

These business terms were not translated into Indonesian, but they borrowed their meanings completely although there was a shift from a plural noun to a singular noun in Indonesian. For example, the plural nouns *investors* and *supervisors* were borrowed into *investor* and *supervisor* (see Table 3).

Table 3: Business Terms Borrowed without Changing their Spelling into Indonesian (Loan Word)

No	English as Source Language	Indonesian as Target Language
1.	Investors	*Investor*
2.	Mergers	*Merger*
3.	e-business	*e-business*
4.	e-mail	*e-mail*
5.	Supervisors	*Supervisor*

Sources: *Sekaran (2003) and Sekaran (2006)*

These business terms of the phrases were translated and borrowed into Indonesian. It means that one word was translated and the other was borrowed into Indonesian by or without changing their spellings. For example, the terms *global markets* and *financial institutions* were translated into *pasar global* and *institusi keuangan* (see Table 4).

Table 4: Business Terms Translated and Borrowed by or without their Spellings into Indonesian (Loan Blend, Loan Shift and Loan Translation)

No	English as Source Language	Indonesian as Target Language
1.	Productivity of workers	*Produktivitas pekerja*
2.	Intangible assets	*Aset yang tidak kelihatan*
3.	Chief executives	*Pemimpin eksekutif*
4.	Global markets	*Pasar global*
5.	Competitive global markets	*Persaingan pasar global*
6.	Consumer Preference	*Preferensi konsumen*
7.	Product development	*Pengembangan produk*
8.	Inventory costing methods	*Metode biaya persediaan*
9.	Cash recovery rates	*Tingkat pemulihan kas*
10.	Taxation methods	*Metode pajak*
11.	Financial institutions	*Institusi keuangan*
12.	Managerial leadership style	*Gaya kepemimpinan manajer*
13.	Production efficiencies	*Efisiensi produksi*
14.	Product life cycle	*Siklus hidup produk*
15.	Product innovation	*Produk inovasi*
16.	Cost accounting	*Akuntansi biaya*

17.	Manufacturing technologies	*Teknologi pabrikan*
18.	Multinational firms	*Perusahaan multinasiomal*
19.	Digital products and services	*Produk dan layanan digital*
20.	Company manager	*Manajer perusahaan*
21.	Bank employees	*Karyawan bank*
22.	Consulting firms	*Perusahaan konsultan*
23.	Sales manager	*Manajer penjualan*
24.	Letters of complaint	*Surat complain*
25.	Chief production manager	*Manajer kepala produksi*
26.	Defective products	*Produk cacat*
27.	Business communication	*Komunikasi bisnis*
28.	e-mail in business communication	*e-mail dalam komunikasi bisnis*
29.	Electronics firm	*Perushaan elektronik*
30.	Electronic mail	*Surat elektronik*
31.	Sales volume	*Volume penjualan*
32.	Intellectual capital	*Modal intelektual*
33.	Packaging department	*Departemen pengemasan*
34.	Working conditions	*Kondisi kerja*
35.	Pay scales	*Skala gaji*
36.	Family counsellor	*Konselor keluarga*
37.	Product line	*Lini produk*
38.	Property taxes	*Pajak property*
39.	Stocker brokers	*Para broker saham*
40.	Stock market	*Pasar saham*
41.	Profit margin	*Margin laba*
42.	Fiscal year	*Tahun fiscal*
43.	Bonus days	*Bonus harian*
44.	Sales promotion	*Promosi penjualan*
45.	Heavy investment	*Investasi besar*
46.	Bus transportation company manager	*Manajer perusahaan transportasi bis*
47.	Retail outlets	*Toko ritel*
48.	Retail salespeople	*Pramuniaga ritel*
49.	Lower-level management	*Manajemen tingkat bawah*
50.	Automobile company	*Perusahaan mobil*
51.	Performance appraisal system	*Sistem penilain kinerja*
52.	Product life cycle	*Siklus hidup produk*
53.	Working conditions	*Kondisi kerja*

Sources: *Sekaran (2003) and Sekaran (2006)*

The following business terms were translated and/or borrowed as well as written in their original form in italics by using punctuation. For instance, the term *chief financial officer* was rendered into *direktur keuangan* (*chief financial officer*). The word *management* was borrowed by changing its spelling as well as written in it's original form by using punctuation into *manajemen* (*management*). The term *finance* was translated and written in it's original form by using punctuation into *keuangan* (*finance*) (see Table 5).

Table 5: Business Terms Translated and/or Borrowed as well as Written in their Original Form in Italics by Using Punctuation (Loan Blend and Loan Translation)

No	English as Source Language	Indonesian as Target Language
1.	Finance	*Keuangan (finance)*
2.	Management	*Manajemen (management)*
3.	Chief financial officer	*Direktur keuangan (Chief financial officer)*

Sources: *Sekaran (2003) and Sekaran (2006)*

Readibility

The second criterion of translation work evaluation is readability. It means that the translations of the business terms were easy to understand by the readers. They had no difficulties to understand their meanings. For example, the translations of the terms *customers, job satisfaction,* and *advertising* into *pelanggan, kepusan kerja* and *iklan* are readable. The readers find it easy to understand the meanings of these terms *pangsa pasar* and *laba* translated from *market share* and *profits* in English. Similarly, the terms' translations *exchange rate* and *cost of capital* into *kurs tukar* and *biaya modal* are clear or readable. The business terms such as *firms* and *packaging* translated into *perusahaan* and *pengemasan* in Indonesian are not hard to understand by the readers.

The business terms were readable or clear although these were merely borrowed by changing their spellings in Indonesian. For instance, the terms *business, assets* and *managers* borrowed into *bisnis, aset* and *managers* are not hard to understand by the readers. Likewise, the words *clients, depreciation, economy, promotion* and *dividend* were borrowed into *klien, depresiasi, ekonomi, promosi* and *dividen* and they were easy to understand their meanings in Indonesian.

Other business terms borrowed without spelling change in Indonessian are readable. For example, the term *investors, supervisors* and *mergers* was borrowed and it did not change its spelling in Indonesian. Nevertheless, there is a shift in the words from a plural noun (*investor's', supervisor's'* and *merger's'*) to singular one (*investor, supervisor,* and *merger*).

Similarly, the term *banker* was totally borrowed. In other words, it was the same as it's original word.

The business terms were translated as well as borrowed in Indonesian and they were clear. It means that one word was translated, but the other word was borrowed. In the phrase *global markets* (*pasar global*), for example, the word *global* was borrowed without spelling change, but the word *markets* was translated into *pasar*. The phrase *chief executives* transferred it's meaning into (*pimpinan eksekutif*). The word *chief* means *pimpinan*, but the word *executives* was borrowed with a spelling change. Also, the term *cost accounting was* replaced into *akuntansi biaya*. The word *cost* was replaced with *biaya*, but the word *accounting* was borrowed.

The business terms were not only translated in Indonesian, but also written in their original forms. For example, the term *finance* was not only rendered into *keuangan*, but also written in it's English form with double bracket punctuation *(finance)*.

Acceptability

Regards the acceptability of business terms translations, are they natural or acceptable in the norms or rules of Indonesian grammatical structure? For example, the phrase *exchange rate* was translated into *kurs tukar*. It was acceptable in the rule of Indonesian grammar structure. The rule of English grammatical structure is generally different from that of the Indonesian one. In English, the noun (*rate*) as a head follows the adjective (*exchange*) as a modifier. In Indonesian, in contrast, the noun (*kurs*) as a head precedes the adjective (*tukar*) as a modifier. Similarly, the phrase *interest rate* replaced with *suku bunga* was natural. Also, the phrases *budget cuts* and *work hours* transferred it's meaning into *pemotongan anggaran* and *jam kerja* was acceptable or natural. The word *expenses* which was translated into *pembayaran* was acceptable. It comes from the root word *bayar*. In other words, the word *pembayaran* was written correctly (Goloshchapova et al., 2019).

The business terms *business, credit,* and *depreciation,* borrowed into *bisnis, kredit,* and *depresiasi,* were acceptable or natural although they merely changed their spellings. In other words, spelling changes were written correctly. Also, the word *investors* borrowed into *investor* was natural. An *–s* on the English word indicates that it is commonly plural.

The business terms *company manager* and *multinational firms* that were translated and borrowed into *manajer perusahaan* and *perusahaan multinasional* were acceptable. Similarly, the word *finance* which was translated and borrowed into *keuangan (finance)* was acceptable.

Inaccurate, unreadable, and unacceptable business terms

It is found that one business term *banker* was translated into Indonesian, but it was not equivalent (inaccurate), unreadable, and unacceptable. The bad translation is due to writing the letter 'e' that should be written into 'i' in Indonesian. So, the term should be *bankir*.

Discussion

Referring to the criterion of equivalency, the translations of business terms *marketing, salary, capital* and *advertising* translated into *pemasaran, gaji, modal* and *iklan* were equivalent. These were found in their meaning in Indonesian. There is no shift in a lingual unit, i.e., the terms are a noun in English and Indonesian. Translators should make the translation be faithful (Huang, etc., 2015). The translation of the terms *prices, customers, expenses* and *profits* into *harga, pelanggan, pembayaran*, and *laba* can also be said to equivalent although there is a shift from a plural noun to a singular noun. Likewise, the terms *employees, suppliers, policies* and *firms* into *karyawan, pemasok, polis* and *perusahaan* were accurate. An –s on the words *employee's', supplier's',* and *firm's'* indicate that they are plural in English.

Other terms such as *after-sales service, job satisfaction,* and *work environment* replaced their meaning with *layanan purna jual, kepuasan kerja* and *lingkungan kerja* which were equivalent although there was a shift in the phrase structure because of the different norm or rule of English and Indonesian. Similarly, the terms *market share, consumer complaints,* and *part-time work* into *pangsa pasar*, *keluhan pelanggan*, and *kerja paruh waktu* were accurate. Yue (2013) stated that *a proper translation is an endeavor to maintain the flavour of a source text during the language transfer while not violating the target language system*. It appears that the translator employed a loan translation (Yu'an Li, 2015 and Hu, 2011).

The following translations of the terms were also equivalent. For instance, the terms *dividend, assets,* and *manager* into *dividen*, *aset*, *manajer* were borrowed by changing their spellings. The translation strategy was used since their meanings were not found in Indonesian. Changing the spellings from English words into Indonesian ones refers to the General Guidance of Indonesian Spelling (Kemendikbud RI, 2016). It appears that the translator employed a loan blend (Yu'an Li, 2015; Hu, 2011).

The terms *investors, supervisors, and mergers* borrowed without their spellings into *investor, supervisor,* and *merger* which are equivalent, but there was a slight change of a plural noun in English into a singular noun in Indonesian. It seems that the translator used a loanword and loanshift technique for rendering them into Indonesian (Yu'an Li, 2015; Hu, 2011; Esfahani et al., 2018).

In a lingual unit of phrase, the translation of business terms *digital products and services, company manager* and *bank employee* into *produk dan layanan digital, manajer persusahaan* and *karyawan bank* were equivalent in Indonesian. The words *products* and *digital* were borrowed into *produk* and *digital* by spelling changes, but the other word *services* was translated into *jasa*. There is a shift of the word *products* in a plural noun into a singular noun, *produk*. Also, the word *services* in plural changed into singular, *jasa*. Regards the term *karyawan bank*, the word *employee* was replaced it's meaning with *karyawan*, but the other word *bank* was fully borrowed without spelling change. For the term *company manager*, the word *company* was replaced its meaning with *perusahaan*, but the other word *manager* was borrowed by changing it's spelling into *manajer*. The translator replaced the terms into Indonesian by using two translation techniques, *loan blend and loan translation*.

The translations of the other business terms *finance, management,* and *chief financial officer into keuangan* (*finance*), *manajemen* (*management*), and *direktur keuangan* (*chief financial officer*) were equivalent or accurate. The three terms were translated and the translator wrote their original terms in italics.

Regarding the criterion of readability, the terms *higher pay, prices,* and *suppliers* into *gaji lebih tinggi, harga,* and *pemasok* were readable and clear in Indonesian. In other words, these are easy to understand by the readers because they were a common language in an Indonesian business term. Likewise, the translations of the terms *dividend, consultants, credit,* and *cash* into *dividen, konsultan, kredit,* and *kas* were easy to understand. The readers did not find it hard to understand their meanings in Indonesian although these were borrowed by changing their spellings.

Regards the criterion of the acceptability, the translations of the terms *exchange rate, market share,* and *consumer complaints* into *kurs tukar, pangsa pasar,* and *keluhan pelanggan* were acceptable or natural in Indonesian although there was a shift of phrase structure because of the difference in the grammatical rule or norm. In general, the phrase structure in English comprises a modifier (*exchange*) followed by a head (*rate*), but the phrase structure in Indonesian comprises a head (*kurs*) followed by a modifier (*tukar*).

Conclusion

The English-Indonesian business terms' translations in good quality if it includes equivalency, readability, and acceptability and used five translation procedures or strategies. As discussed in the result analysis and discussion, five translation strategies include rendering their meanings into Indonesian or loan translation, borrowing by changing their spellings or loan bend, borrowing without spelling change or loan word, rendering their meanings and borrowing into Indonesian or loan blend, loan shift, and loan translation, and rendering it's

meanings and borrowing by writing their original (English) terms or loan blend and loan translation. The most prominent strategy is loan translation and the least strategy is the combination between loan blend and loan translation. It is found, however, that one business term *banker* was translated into Indonesian, but it was not equivalent (inaccurate), unreadable, and unacceptable. The word does not belong to Indonesian. It should be translated into *bankir*. For this, the translator should look up the General Guidance of Indonesian Spelling (PUEBI)), especially related to writing a word acceptable in Indonesia, or the Indonesian Dictionary (KBBI).

The current research paper is restricted to the quality of the English-Indonesian business terms' translation. In further researches, thus, it is recommended to examine other terms' translations such as medical or social terms from English or other languages (as a source language) into Indonesian or other languages (as a target language). Similarly, other researches will focus on translation work (as a translation product) or translation strategies (as a translation process).

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