مجلة ساحل المعرفة للعلوم الإنسانية والتطبيقية
Sahel Almarifah Journal of Humanities and Applied Sciences
تصدر عن الاكاديمية الليبية فرع الساحل الغربي
المجلد الثاني–العدد الأول-2026–الصفحات (319-324)

Misunderstanding Polysemy of Financial and Banking Terms Among Students of Higher Institutes

Mabrouk Mohammed Methnani
Higher Institute of Technical and Technology Regdaleen

الفهم الخاطئ لتعدد معاني المصطلحات المالية والمصرفية لدي طلاب المعاهد العليا

المبروك محمد المثناني
المعهد العالي للعلوم والتقنية رقدالين

Abstract

There has noticeably been an increase of Higher Institutes all over Libya, there are more than fifty-six institutes, especially during last fifteen years. These Institutes train students in business administration, banking, finance, and other technical sciences. This paper draws attention to the role of polysemy in creating comprehension gaps among financial students and calls for greater linguistic awareness in the way banking terms are introduced, taught, and reinforced. By recognizing that the problem is not one of intelligence or effort, but of language itself, educators and students alike can approach financial vocabulary with the critical attention it deserves. The paper concludes about twenty-eight financial and banking terms that commonly cause confusion due to multiple meaning.

Keywords: Polysemy, Financial English, banking terms, Language misunderstanding, ESP (English for Specific Purposes), Higher Technology students, EFL teaching, Communication in finance.

الملخص

شهدت ليبيا زيادة ملحوظة في عدد المعاهد العليا، حيث تجاوز عددها ستة وخمسين معهدًا، لا سيما خلال السنوات الخمس عشرة الماضية. تُدرّب هذه المعاهد الطلاب في مجالات إدارة الأعمال، والمصارف، والتمويل، وغيرها من العلوم التقنية. تتناول هذه الورقة البحثية الصعوبات التي يواجهها طلاب المعاهد العليا (تخصص المالية والمصارف) في فهم المصطلحات متعددة المعاني الشائعة الاستخدام في اللغة الإنجليزية المالية والمصرفية. وكيف تُسبب المعاني المتعددة للمصطلح الواحد التباسًا، مما يؤثر على فهم الطلاب وتواصلهم في السياقات الأكاديمية والمهنية. مما يتطلب الحاجة إلى تصميم مناهج متخصصة في اللغة الإنجليزية، وتمارين المفردات المصممة خصيصًا لهذه التخصصات. وتخلص الورقة إلى تحديد ثمانية وعشرين مصطلحًا ماليًا ومصرفيًا تُسبب عادةً تناقضًا بسبب تعدد معانيها

الكلمات الدالة: تعدد المعاني، اللغة الإنجليزية المالية، المصطلحات المصرفية، سوء فهم اللغة، اللغة الإنجليزية لأغراض محددة، طلاب التعليم التقني، تدريس اللغة الإنجليزية كلغة أجنبية، التواصل في مجال التمويل.

1. Introduction

In the world of finance, language is as important as mathematics. For students of higher technology institutes, the biggest problem is not the "long words", but the "short ones". The English language contains many words with multiple meanings, a phenomenon called polysemy. In finance and banking, such words often create confusion among learners because their meanings shift according to context.

For example, "interest" can mean the extra money you pay on a loan, but it can also mean being curious about something. In the same way, a "bank" can be a place where you keep your money, or it can be the side of a river. Because of this, students who are trying to learn financial English often find these terms really confusing. Many of them focus primarily on technical or scientific English, and thus lack exposure to the different linguistic variations of business or financial discourse. The purpose of this study is to identify and analyze the common polysemous financial terms which could cause confusion to students.

The purpose of this study is to identify and analyze the common polysemous financial terms which could cause confusion to students.

2. Literature Review

Past studies show that you need to look at the whole sentence to understand what an English word means. For example, a researcher named Godwin-Jones (2020) says that computers and AI are helping students learn English by showing them real-life examples. Other experts, Carter and McCarthy (2015), say that many English words have more than one meaning. They think teachers must explain these words clearly so students do not make mistakes. Also, older studies by Dudley-Evans & St. John (1998) and Hutchinson & Waters (1987) show that tech students learn faster when they practice English used in real jobs. So, when teaching financial English, teachers must focus on how words change meaning and how words go together, pragmatic use of key terms.

Consider the word credit. In everyday life, one might credit a friend for a good idea, or speak of someone being a credit to their family. In banking, however, credit refers to an entry that increases a liability or equity account, or to the borrowing capacity extended to a customer by a financial institution. A student who carries the everyday

meaning into a financial context will not simply be confused - they will be confidently wrong, which is a far more difficult position from which to learn.

The word *capital* is another good example. In everyday English, it usually means a capital city or a big letter. But in business and finance, *capital* means the money or property used to invest. "The word *yield* is another good example. In everyday English, it generally means to give way or let someone else pass, which is totally different from how it is used in finance."

These big differences in meaning cause constant confusion. If teachers do not help students fix these mistakes, the students will struggle to read financial books, pass their tests, and do their jobs correctly. This problem does not just affect their school grades, it also hurts their future career success. Understanding money is a necessary skill for real life. If students misunderstand these basic financial words now, they will probably make the same mistakes in their future jobs and with their own personal money.

So, research by Nation (2001) shows that teaching vocabulary means more than just sharing definitions. Students need to see how words are used in different contexts. For words with double meanings like *value*, *bond*, and *capital*, teachers should use clear examples. This helps students see the big difference between regular English and financial English.

3. Methodology

The researcher by Methnani. (2020). gave the students 28 words, that are used a lot in banking but have more than one meaning. The goal was to see if the students could understand these tricky words. The researcher also wanted to find better ways for teachers to help students get the right meaning by looking at the rest of the sentence.

4. The 30+ Terms: within examples for both banking and general/daily meaning.

The following tables categorize the most common polysemous terms that confuse Banking students.

Group A: Actions & Processes (What happens in a bank)

Term	General/Daily Meaning	Banking/Financial Meaning
Clear	Transparent; easy to see.	To process a check so money moves.
Default	A standard computer setting.	Failure to fulfill a legal loan obligation.
Execute	To carry out a task or run a program.	To complete a buy or sell order.
Mature	To grow up or behave like an adult.	When a bond/deposit reaches its end date.
Realize	To suddenly understand a fact.	To convert a paper profit into actual cash.
Reconcile	To make peace after an argument.	To ensure two account totals are equal.
Settle	To sit down or stay in one place.	The final stage of a money transfer.
Write-off	To ignore or dismiss something.	Canceling a debt that won't be paid.
Appreciate	To be grateful or say thank you.	An increase in the value of an asset.
Liquidate	To turn into a fluid state.	To sell assets to get immediate cash.

Group B: Structures & Assets (What a bank owns/uses)

Term	General/Daily Meaning	Banking/Financial Meaning
Bank	The edge of a river or a row of items.	A licensed financial institution.
Capital	A main city or uppercase letters.	Wealth/money used to start a business.
Instrument	A tool for music or science.	A tradable legal document (e.g., a check).
Security	Protection or a guard at the door.	A tradable asset (stocks) or loan collateral.
Equity	Fairness and justice for all.	The value of ownership in a company.
Portfolio	A folder for carrying artwork/papers.	A collection of different investments.
Note	A short written message or memo.	A legal paper representing a debt.
Currency	How "current" or fresh data is.	The money system used by a country.
Inventory	A list of personal belongings.	Goods that a business has ready for sale.

Term	General/Daily Meaning	Banking/Financial Meaning
Option	Simply having a choice.	A contract to buy/sell at a later date.

Group C: Values & Measurements (How much things cost)

Term	General/Daily Meaning	Banking/Financial Meaning
Balance	Staying upright; physical stability.	The amount of money in an account.
Interest	A feeling of curiosity or a hobby.	Money paid for the use of borrowed funds.
Charge	To power a battery or accuse someone.	A fee for service or a legal claim on assets.
Principal	The head of a school.	The original sum of money lent or invested.
Yield	To stop at a sign or produce a crop.	The income return on an investment
Rate	The speed of something happening.	The percentage of interest or tax.
Margin	The white space on a page.	The profit made or borrowed trading fund
Spread	To apply butter or cover an area.	The difference between buy and sell prices.
Volume	How loud a sound is.	The total amount of trading in a period.
Discount	A lower price at a clothing store.	Interest taken out before a loan is given.

5.Conclusion

Since world trade is so connected these days, students from technical colleges (finance and banking) truly need a good grasp of financial English. Rather than just being a skill needed to pass an exam, it is an effective, day-to-day tool for interacting confidently with people from other countries (overseas). Most student mistakes happen simply because they look at words by themselves and miss the big picture.

To fix this problem, teachers should stop making students memorize lists of random words. Teachers should be teaching them how meanings change by using real

examples, and simple comparisons. Adding these methods to English lessons will help students learn faster and use business language correctly in their careers.

Ultimately, understanding banking is not only a matter of mastering numbers and formulas — it is a matter of mastering words. And that journey begins with acknowledging how often the words we think we know are the ones we understand least.

References

Hutchinson, T., & Waters, A. (1987). English for Specific Purposes: A Learning-Centered Approach. Cambridge University Press.

Dudley-Evans, T., & St. John, M. J. (1998). Developments in English for Specific Purposes: A Multi-disciplinary Approach. Cambridge University Press.

Nation, I. S. P. (2001). Learning Vocabulary in Another Language. Cambridge University Press.

Carter, R., & McCarthy, M. (2015). Vocabulary and Language Teaching. Routledge.

Godwin-Jones, R. (2020). Emerging Technologies: Artificial Intelligence in Language Education. Language Learning & Technology, 24(3), 6–16.

Methnani. (2020). *Teaching Polysemous Banking Terms to ESP Students* [Unpublished manuscript]. Department of Management, High Technology Institutes, Libya.