

BỘ GIÁO DỤC VÀ ĐÀO TẠO
TRƯỜNG ĐẠI HỌC QUẢN LÝ VÀ CÔNG NGHỆ HẢI PHÒNG



KHÓA LUẬN TỐT NGHIỆP

NGÀNH: NGÔN NGỮ ANH - NHẬT

Sinh viên : Nguyễn Văn Trường

Giảng viên hướng dẫn : ThS. Phan Thị Mai Hương

HẢI PHÒNG – 2021

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TRƯỜNG ĐẠI HỌC QUẢN LÝ VÀ CÔNG NGHỆ HẢI PHÒNG**

**DIFFICULTIES IN TRANSLATING FINANCIAL
NEWS INTO VIETNAMESE**

KHÓA LUẬN TỐT NGHIỆP ĐẠI HỌC HỆ CHÍNH QUY

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NHIỆM VỤ ĐỀ TÀI TỐT NGHIỆP

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Lớp : NA1901N

Ngành : Ngôn ngữ Anh – Nhật

Tên đề tài: Difficulties in translating financial news into Vietnamese

NHIỆM VỤ ĐỀ TÀI

1. Nội dung và các yêu cầu cần giải quyết trong nhiệm vụ đề tài tốt nghiệp

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2. Các tài liệu, số liệu cần thiết

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3. Địa điểm thực tập tốt nghiệp

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CÁN BỘ HƯỚNG DẪN ĐỀ TÀI TỐT NGHIỆP

Họ và tên :

Học hàm, học vị :

Cơ quan công tác : Trường Đại học Quản lý và Công nghệ Hải Phòng

Nội dung hướng dẫn:

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Sinh viên

Đã giao nhiệm vụ ĐTTN

Giảng viên hướng dẫn

Hải Phòng, ngày tháng năm 2021

XÁC NHẬN CỦA KHOA

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập - Tự do - Hạnh phúc

PHIẾU NHẬN XÉT CỦA GIẢNG VIÊN HƯỚNG DẪN TỐT NGHIỆP

Họ và tên giảng viên:

Đơn vị công tác:

Họ và tên sinh viên: Chuyên ngành:

Nội dung hướng dẫn:

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1. Tinh thần thái độ của sinh viên trong quá trình làm đề tài tốt nghiệp

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2. Đánh giá chất lượng của đồ án/khóa luận (so với nội dung yêu cầu đã đề ra trong nhiệm vụ Đ.T. T.N trên các mặt lý luận, thực tiễn, tính toán số liệu...)

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3. Ý kiến của giảng viên hướng dẫn tốt nghiệp

Được bảo vệ Không được bảo vệ Điểm hướng dẫn

Hải Phòng, ngày ... tháng ... năm

Giảng viên hướng dẫn

(Ký và ghi rõ họ tên)

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc

PHIẾU NHẬN XÉT CỦA GIÁO VIÊN CHĂM PHẢN BIỆN

Họ và tên giảng viên:

Đơn vị công tác:

Họ và tên sinh viên: Chuyên ngành:

Đề tài tốt nghiệp:

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1. Phần nhận xét của giáo viên chăm phản biện

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2. Những mặt còn hạn chế

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3. Ý kiến của giảng viên chăm phản biện

Được bảo vệ Không được bảo vệ Điểm hướng dẫn

Hải Phòng, ngày ... tháng ... năm

Giảng viên chăm phản biện

(Ký và ghi rõ tên)

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Hai Phong, December 2021

Student

Nguyen Van Truong

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PART I: INTRODUCTION

I. Rationale of the study

Nowadays, with the development of our society as well as other countries in the world, economic and trade sector has become one indispensable field in the economy in general, development of the countries in particular, including our Vietnam. Thanks to the open-door policy and the renovation process, Vietnam is currently a developing country with many wonderful changes and processes in various fields such as economy, politics, culture and society, science and technology. The Party, Government and all Vietnamese are constantly trying the best to make Vietnam rub shoulders with powerful countries in five continents.

Finance is an economic category that reflects the distribution of social wealth. The language of finance is different from the language in normal conversation. To understand it, we have to face with many specialized words. It is necessary for us to have a basic knowledge of finance if you want to enter in the finance market and make money. Besides, this field is also my passion and my inspiration. It makes me feel highly enthusiastic. That is the reason why I chose this topic for my graduation..

II. Aims of the study

The general aim of this study is to identify the major causes of difficulties in translating financial news. In addition, the study is expected to give some solutions for them to deal with their problems

In detail, my Graduation Paper is aimed at:

- Reviewing the theoretical issues relating to translation, translation methods, translation equivalence and terminology , its definition and main characteristics.
- Collecting and presenting basic English terminology in finance sector.
- Providing their Vietnamese equivalences or expressions.

□ Finding out the translation strategies and procedures applied in the translation of economic and trade terminology from English into Vietnamese.

□ Providing students major in the subject, translators and those who may concern a draft and short reference of basis English terminology in finance and their corresponding Vietnamese meanings.

Hopefully, the study will provide readers with an overall understanding of the information of financial terminology, especially for future translators or people who want to stay up to date with financial information the world in the fastest way.

III. Scope of the study

The study is about difficulties in translating financial news into Vietnamese. Because of the limitations of time and knowledge, the shortage of reference materials, this study cannot cover the whole issue of problems. It mainly focuses on the causes of difficulties in translating financial news and some suggested solutions to help students become good and effective learners. The subject of the study mainly aimed at young investor.

IV. Methods of the study

The study was carried out on the basis of quantitative research methods in which questionnaire was chosen as the main tool. Questionnaires were designed as a means to make the researcher's evaluation more objective. The questionnaires were sent to the members at TraderVietnam group with the hope to find out the causes of difficulties in translating experienced by them and some suggested solutions to their difficulties. Analyzing statistics from the survey questionnaire on learning activities was conducted with the cooperation of members at TraderVietnam group. All comments, remarks recommendation assumptions, and conclusion provided in the study were based on the data analysis.

PART II: DEVELOPMENT

CHAPTER I: THEORETICAL BACKGROUND

In this section the issues relating to translation theory such as the definition of translation, translation method, and translation equivalence and relevant theory including:

I. Definition

Translation, a phenomenon traditionally considered as an “art”, has existed in every corner of our life. It has been approached from a scientific and technical point of view and considered as an indispensable part in the field of not only literature, culture and religion but also commercial advertisement, popular entertainment, public administration, immigration and education....especially in this current renovation economy. Thus, definition has been defined variously. They are defined under many different ways which were given by a lot of famous translators longtime ago as “Foster, Cartford, Reiss, Bell, Pinhhuck...and its definition is continuously discovered, defined in many new ways and began to appeared in books, dictionaries or websites. There have been a great number of books and articles which have been written about this subject. The following are some typical definitions which are basic theoretical background for my study:

❖ Cartford (1965:20) considers as follows:

“Translation is the replacement of text material of this language (source language) with text material of another (target language)”.

❖ Hartman and Stork (1971:1) believes that :

“Translation is the replacement of a representation of a text in one language by a representation of an equivalent text in a second language”.

❖ Wilss (1982:3) shares as below:

“Translation is a transfer process, which aims at the transformation of a written SL text into an optimally equivalent TL text, and which requires the syntactic, the semantic and the pragmatic understanding and analytical processing of the SL”.

❖ Nida, E.A. (1984:83) claims:

“Translating consists in reproducing in the receptor language that closest natural equivalent to the message of the source language, first in meaning and secondly in style”.

❖ Bui Tien Bao, Ha Noi National University has another definition: “Translation is rendering a written text into another language in a way that the author intended the text”.

❖ Advanced Oxford Dictionary (page 1632)defines:

“Translation is the process of changing something that is written or spoken into another language”.

❖ According to wikipedia , translation is claimed:

“**Translation** is the interpreting of the meaning of a text and the subsequent production of an equivalent text, likewise called a **translation** that communicates the same message in another language. The text to be translated is called the source text, and the language that it is to be translated into is called the target language; the final product is sometimes called the target text.”

It is clear that the above definitions given by different linguists from different contexts, share common features of emphasizing the importance of finding closest equivalence in meaning with similar characteristics to the original by the choice of appropriate target language’s lexical and grammatical structures. Some sorts of transfer from one language to another also insist on the different methods of translation which will be taken into consideration in the next part.

II. Translation methods

For learners of English, there are different approaches to translation with various methods. For a number of definitions of translation given above, we can see that the understandings of translation varies from one to another. The central problem of translating is whether to translate literally or freely. It all depends on some factors such as the purpose of the translation, the nature of readership and the text types. As stated by Peter Newmark (1988:45) there are eight methods of translation.

And basing on the degree of emphasis on the SL and TL, he puts it in a flattened diagram as below:

SL Emphasis

Word-for-word translation

Literal translation

Faithful translation

Semantic translation

TL Emphasis

Adaptation

Free translation

Idiomatic translation

Communicative translation

II. 1. Word- for- word Translation

This is the type of translation that English learners are likely to take up in the process of mastering their translation skills. In word-for-word translation, the source language word order is preserved and the words are singly translated by their most common meanings, out of context. Cultural words are literally translated. The main use of this method is either to understand the mechanics of the source language or to construe a difficult text as pre-translation process.

For example:

All worldly things may change with time, but the impression of the first love will remain a vivid as ever.

(Victor Hugo)

- Tất cả mọi vật trên thế gian có thể thay đổi với thời gian, nhưng ấn tượng về mỗi tình đầu sẽ tồn tại mãi mãi.

(Vương Trung Hiếu, 1993: p.147)

II. 2. Literal translation

This is a broader form of translation, each SL word has a corresponding TL word, but their primary meaning may differ. The SL grammatical forms are converted to their nearest target language equivalents. However, the lexical words are again translated out of context. Literal translation is considered the basic translation step, both in communication and semantic translation, in that translation starts from there. As pre-translation process, it indicates problems to be solved.

For example:

I tried for a moment to see the situation through her eyes.

(Deignan, 1998: p.6)

- Tôi đã thử một lần cố nhìn nhận tình huống theo cách nhìn của cô ta.

II.3. Faithful translation

This method tries to reproduce the precise contextual meaning of the original within the constraint of the TL grammatical structures. It transfers cultural words and preserves the degree of grammatical and lexical deviation from SL norms. It attempts to be completely faithful to the intentions and the text-realization of the SL writer.

For example:

Whoever wants to hurt her shall first go over my corpse.

- Đứa nào muốn đụng tới cô ấy thì bước qua xác tao đã.

II.4. Semantic translation

Semantic translation differs from faithful translation only in as far as it must take more account of the aesthetic value of the SL text, compromising on “meaning” where appropriate so that no assonance, word-play or repetition jars

in finished version. It does not rely on cultural equivalent and makes very small concession to the readership. While “faithful” translation is dogmatic, semantic translation more flexible. New Mark (1982:22) says that “...semantic constraints of the target language, to reproduce the precise contextual meaning of the author”.

For example:

One man’s meat is another man’s poison

□ Đám cưới nhà ta , đám ma nhà người

II.5. Adaptation

This method is the freest form of translation. It is frequently used for plays (comedies) and poetry: themes, characters, plots preserved, SL culture converted to TL culture and text is rewritten. Dung Vu (2004) points out that: “Adaptation has a property of lending the ideas of the original to create a new text used by a new language more than to be faithful to the original. The creation in adaptation is completely objective in content as well as form”.

For Example:

Below the bridge runs the current pure and clear

And there the grass grows soft, by the bridge.

□ Ngòi đầu cầu nước trong như lọc
Đường bên cầu cỏ mọc còn non.

II.6. Free translation

Free translation is the translation which is not close to the original, but the translation just transmits meanings of the SL in her/his own words. It reproduces the matter without the manner, or the content without the form of the original. Usually it is a paraphrase much longer than the original. Therefore, the advantage is that the text in TL sounds more natural. On the contrary, the disadvantage is that translating is too casual to understand the original because of its freedom

For Example:

It would rather the victorious brightness in an only moment than the centenary twinkle.

- Thà một phút huy hoàng rồi vụt tắt còn hơn le lói suốt trăm năm.

II.7. Idiomatic translation

Idiomatic translation is concerned with communicating the meaning of the source text using the natural grammatical and lexical items of the target language.

Idiomatic translation is used for colloquialism and idioms whose literalism is the translation by which the translator does not transfer the literalism of the original, uses the translation of colloquialism and idioms.

For Example:

He carries fire in one hand and water in the other

- Vừa ăn cướp vừa la làng

II. 8. Communicative translation

This method attempts to render the exact contextual meaning of the original in such a way that both content and language are readily acceptable and comprehensible to the readership.

“...But even here the translator still has to respect and work on the form of the source language text as the only material basic for his work”

(Peter Newmark, 1982:39)

For example:

Thôi thì hết hờn ghen và giận dữ

Được giận hờn sung sướng biết bao nhiêu.

(Xuân Diệu)

- Well, it's all with jealousies and sulks

What fun to be in the sulk.

(Vương Trung Hiếu, 1993: p.145)

III. Translation equivalence

III.1. Definition of translation equivalence

The dictionary defines equivalence as being the same, similar or interchangeable with something else. In translation terminologies, equivalence is a term used to refer to the nature and extent of the relationship between SL and TL texts or smaller linguistic units.

The problem of equivalence is one of the most important issue in the field of translating. It is a question of finding suitable counterparts in target language for expressions in the source language.

According to Vanessa Leonardo “ Equivalence can be said to be the central issue in the translation although its definition, relevance, and applicability within the fields of translation theory have caused heated controversy, and many different theories of the concept of equivalence have been elaborated within the past fifty years”. Here are some elaborate approaches to translation equivalences:

❖ Vinay and Darbelnet (1995:342) consider as below:

“Equivalence-oriented translation is a procedure which replicates the same situation as in the original, whilst using completely different wording”.

❖ Wayne Leman (Wordpress.com) shares :

“Translation equivalence exists between forms in a source language and a target language if their meaning matches. In other words, translation equivalence should answer the question “What do the speakers of this language actually say to express the desired meaning?”

III.2. Types of equivalence

There are many kinds of classification, It depends on the translators and the way of their analysis. The following types are common types of equivalence and useful for translators:

Nida shares that there are two different types of equivalence which are *formal correspondence* and *dynamic equivalence*. Formal correspondence “focuses attention on the message itself, in both form and content”, while

dynamic equivalence is based upon “the principle of equivalent effect”.

Formal correspondence consists of a TL item which represents the closest equivalent of a SL word or phrase and is not always formal equivalents between language pairs. Therefore, these formal equivalents should be used wherever possible if the translation aims at achieving formal rather than dynamic equivalence. However, the uses of formal equivalents in the translation will lead the target audience uneasily to understand and might at times have serious implications in the TT. Nida and Taber share that “Typically, formal correspondence distorts the grammatical and stylistic patterns of the receptor language, and hence distorts the message, so as to cause the receptor to misunderstand or to labor unduly hard” (ibid:201,).

Dynamic equivalence is defined as a translation principle according to which a translator seeks to translate the meaning of the origin in such a way that the TL wording will trigger the same impact on the TC audience as the original wording did upon the ST audience. Nida and Taber (1982:200) argue that “Frequently, the form of the original text is changed; but as long as the change follows the rules of back transformation in the SL, of contextual consistency in the transfer, and of transformation in the receptor language, the message is preserved and the translation is faithful”.

According to Newmark, the purpose of translation is to achieve equivalence effect which produces the same effects on the readership which obtained in original. He sees equivalence effect as the desirable result rather than the aim of any translation except for two cases: (a) If the purpose of the SL text is to affect and the TL translation is to inform or vice versa; (b) If there is a pronounced cultural gap between the SL and the TL text.

However, Koller (1979) considers five types of equivalence:

1. *Denotative equivalence:*

The source language and the target language words refer to the same thing in real world. It is an equivalence of the extra linguistic content of a text.

2. *Connotative equivalence:*

This type of equivalence provides additional values besides denotative value and is achieved by the translator's choice of synonymous words or expressions.

3. Text-normative equivalence:

The source language and the target language words are used in the same or similar context in their respective languages.

4. Pragmatic equivalence:

With readership orientation, the source language and the target language words have same effect on their respective readers.

5. Formal equivalence:

This type of equivalence produces an analogy of form in the translation by either exploiting formal possibilities of TL, or creating new forms in TL.

Although equivalence translation is defined with different point of view of theorists, it is the same effective equivalence between SL and TL.

IV. Finance and Language in Finance

1. Types of Finance

Finance is broadly categorized into:

- Personal Finance
- Public Finance
- Corporate or Business Finance
- Personal Finance

Personal finance refers to managing an individual's monetary resources across five key areas—income, savings, investments, expenditure, and assets protection. The goal is to make intelligent investment decisions and build a safety net that sustains the individual without constraints or bad debts.

Business owners need to develop a strategic personal finance plan to protect them from unforeseen circumstances. For example, saving for your retirement helps you create adequate structures and avoid running out of money. Personal finance also cuts across generational wealth transfer, tax management and

compliance, credit cards, asset management, hedge funds, and debt servicing. Personal finance is always tailored to one's specific needs in the short, medium, or long term.

This means that two people may not have the same financial plan because of their different goals, earning potentials, incomes, and time frames. For example, paying off a loan can be your short-term goal while setting up pension funds, or a real estate investment might be another individual's short-term priority.

- Public Finance

Like individuals, governments need to allocate their resources to different sectors of the economy. Public finance is how federal, state, and local institutions track revenue and manage expenses for all the services they provide to the public.

One of a government's most essential functions is generating money through trade, taxes, and loans and distributing income across multiple functions like debt servicing, infrastructural development, and recurrent expenditure. By overseeing income generation and allocation, government agencies ensure a stable economy and prevent market failure.

Other aspects of public finance include tax management, debt issuance, budgeting, international trade, and inflation regulation. These factors have a direct and lasting effect on business and personal finance.

- Corporate or Business Finance

Corporate finance covers all the financial activities related to running a business. You can think of this in terms of acquisitions and investments, funding, capital budgeting, risk management, and tax management needed for business growth in financial markets.

Companies need to maintain a balance between cash flow, risks and investment opportunities to increase their value and strengthen their capital structure.

A great example of corporate finance is when a business chooses between equity financing and debt financing for raising capital. Equity financing is the act of securing funding through stock exchanges and issues, while debt finance is a loan

that must be repaid with interest on an agreed date.

Companies have to develop a revenue generation plan which determines business profitability in the medium and long term.

2. Language in financial news

A language is considered to be a system of communicating with other people using sounds, symbols and words in expressing a meaning, idea or thought. Primarily there is a distinction between one language and another; usually it may be through country boundaries, population culture, demographics and history.

Each country through combinations of blending cultures, environment and other factors has evolved their own unique style of a language. And the most popular language is English, which is used in many fields, such as: science and technology communicating, marketing, business...etc; especially in economic and trade Sector – a sector plays important role generally in the countries, particularly in Vietnam. The terminologies used in Finance sector are not only relating to Finance but also science, marketing ... Many terminologies can be used with the same meaning with other fields.

However, there are some special technical terminologies that only make sense in the context of economic and trade sector. Therefore, to translate these idiomatically, we should be aware of the language base and the knowledge about trade (commerce), business, economics and other relevant aspects.

IV.3. Classification of Financial terminology

IV.3.1. Single terminology

Single terminologies are those that consist of just one word which can be found in a text. As the below illustrations:

English	Vietnamese
Stock	Cổ phiếu
Market	Thị trường

Single terminologies are divided as follows:

IV.3.1.1. Single terminology in the form of Noun

Financial terminologies in the form of noun are various and broadly used in this sector. And the nouns are formed by the help of suffixes such as “er”, “or”, “y”, “ance”, “tion”. The below table includes a list of nouns which belong to this type.

English	Vietnamese
Investment	Sự đầu tư
Production	Khối lượng sản xuất
Consumption	Sự tiêu dùng
Indemnify	Bồi thường
Inflation	Lạm phát
Commitment	Cam kết
Superior	Cao cấp hơn
Monopoly	Độc quyền
Depression	Suy thoái
Allowance	Phần tiền trợ cấp
Capital	Vốn, tư bản
Demand	Cầu
Dumping	Bán phá giá
Devaluation	Bước giảm giá

IV.3.1.2. Single terminology in the form of verb

Finance terminologies in form of verb are widely used in all documents, news or analysis. As they are shown in the following examples:

English	Vietnamese
Buy	Mua
Sell	Bán
Negotiate	Đàm phán
Trade	Giao dịch
Analyse	Phân tích
Entry	Điểm vào
Offer	Đề nghị
Pay	Chi trả
Deposit	Đặt cọc
Transfer	Chuyển nhượng
Loan	Cho Mượn
Withdraw	Rút

IV.3.2. Neologism

Neologisms are often created by combining existing words or in other words they are new words which are considered:

IV.3.2.1. Eponyms

They are derived from the names of inventors or discoverers, economist and commonly used financial field. As follows:

English	Vietnamese
Dow Jones Industrial Average	Chỉ số bình quân công nghiệp Dow Jones
Bernoulli Hypothesis	Giả thuyết Bernoulli
Augmented Dickey Fuller test	Kiểm định Dickey Fuller bổ sung
Averch-Johnson Effect	Hiệu ứng Averch-Johnson
Box-Jenkins	Phương pháp Box-Jenkins
Cramer's Rule	Quy tắc Cramer's
Engel's Law	Quy luật của Engel
Juglar cycle	Chu kỳ Juglar
Keynesian Growth Theory	Lý thuyết tăng trưởng của trường phái Keynes
Le Chatelier principle	Nguyên tắc Le Chatelier
Goodhart's law	Luật Goodhart
Harrod-Domar growth model	Mô hình tăng trưởng Harrod- Domar

IV.3.2.2. Acronyms

Acronyms terminology is a short form of a terminology which we commonly meet in financial news, documents or procedures. They can be acronyms for international institutions, as the below illustrations:

English	Vietnamese
FED (Federal Reserve System)	Ngân hàng Dự trữ Liên bang Hoa Kỳ
CPI (Consumer Price Index)	Chỉ số giá tiêu dùng
IMF (International monetary Fund)	Quỹ tiền tệ quốc tế
GDP (Gross Domestic Product)	Tổng sản phẩm nội địa
FDI (foreign direct investment)	Đầu tư trực tiếp nước ngoài
EMA (Exponential Moving Average)	Đường trung bình động hàm mũ

IV.3.3. Compound terminology

Compound terminologies are terms consisting of two or more words, most of them are compound nouns, compound adjectives (*Mutual fund, industrial waste, Mixed economy...*). The below examples are compound terminologies which are commonly used in economic and trade documents.

English	Vietnamese
Market economy	Nền kinh tế thị trường
Inflation Expectations	Kỳ vọng lạm phát

Compound terminologies are divided the following type:

IV.3.3.1. Terminologies consisting of Classifier (Noun) + thing

It includes two nouns of which first noun holds functions as classifier and helps to distinguish the second noun from the other concepts of the same group. The following list includes economic and trade terminologies which belong this type:

English	Vietnamese
Discount rate	Tỷ lệ chiết khấu
Agent middleman	Đại lý trung gian
Unemployment Rate	Tỷ lệ thất nghiệp
Stock exchange.	Sở giao dịch chứng khoán
Trade Balance	Cán cân thương mại
Income tax	Thuế thu nhập

IV.3.3.2. Terminologies consisting of Classifier (adjective) + thing

These compounds consist of an Adjective and a noun of which Adjective takes functions s Classifier and the Noun (thing). For instance:

English	Vietnamese
Social Security	An sinh xã hội
Financial Services	Dịch vụ tài chính
Digital assets	Tài sản kỹ thuật số
Free trade	Thương mại tự do
Natural price	Giá tự nhiên
Virtual assets	Tài sản ảo

IV.3.3.3. Terminologies consisting of Classifier (Present participle) +thing

These terminologies include one word which is Present participle – V-ing and one word being form of Noun (thing). As following examples:

English	Vietnamese
Funding rate	Chiến lược tiếp thị
Decreasing returns	Lợi tức giảm dần theo quy mô
Floating charge	Phí linh động
Issuing broker	Người môi giới phát hành.
Opening prices	Giá mở cửa

IV.3.3.4. Terminologies consisting of Classifier (Past participle) +thing

These terminologies comprise the Past participle which holds function as Classifier and one word being form of Noun (thing). The following table is the list of these terminologies:

English	Vietnamese
Decentralized Exchange	Sàn giao dịch phi tập trung
Overvalued currency	Tiền được định giá quá cao
Repressed inflation	Lạm phát bị kiềm chế.
Centralized exchanges	Sàn giao dịch tập trung
Uncalled capital	Vốn chưa huy động
Expected inflation	Lạm phát dự tính được

IV.3.3.5. Terminologies consisting of Classifier (Noun + Present participle)+thing

They include one Noun, V-ing and one Noun (thing) as the following illustrations:

English	Vietnamese
Premium saving bonds	Trái phiếu tiết kiệm có thưởng
Price fixing agreement	Thoả thuận cố định giá

IV.3.3.6. Terminologies consisting of Thing +Qualifier

They are mainly preposition phrase, they combine Noun + Preposition + Noun. For illustrations:

English	Vietnamese
Cost of capital	Chi phí vốn
Fear of missing out	Nỗi sợ đánh mất cơ hội
Impact of taxation	Tác động của việc đánh thuế
Law of demand	Quy luật của cầu
Letter of credit	Thư tín dụng
Store of value	Tích trữ giá trị

IV.3.4. Phrase

They also include more than two words, however they do not belong to the above types of Compound terminologies and are called as “Phrase”. They are usually used in titles of section in guidelines or document. The following table contains a list of terminologies belonging to this type:

English	Vietnamese
Floating exchange rate system	Hệ thống tỷ giá hối đoái thả nổi
Free enterprise system	Hệ thống doanh nghiệp tự do
Fixed exchange rate system	Hệ thống tỷ giá hối đoái cố định
Joint venture project	Đề án hợp tác liên doanh
Capital theoretic approach	Phương pháp lý thuyết qui về vốn
Capital transfer tax	Thuế chuyển giao vốn
Capital turnover criterion	Tiêu chuẩn quay vòng vốn
Circular flow of payments	Dòng thanh toán luân chuyển
Cumulative causation model	Mô hình nhân quả tích lũy

IV.3.5. Positive terminology

Positive terminologies are signifies the presence of some attribute and positive term may convey a negative idea. The following table is illustrations which belong to this type:

English	Vietnamese
Minimize	Giảm đến mức tối thiểu
Increase	Tăng
Accumulate	Chất đọng
Fully	Đầy
Immediately	Ngay lập tức
Specific	Rõ ràng
Eliminate	Loại trừ

IV.3.6. Negative terminology

Negative terminologies are signifies the absence of some attribute and it sometimes conveys positive ideas. As following examples:

English	Vietnamese
Non-market	Phi thị trường
Discount	Chiết khấu
Unsold	Chưa bán được
Worthlessness	Không có giá trị
Cutting down	Giảm bớt
Powerlessness	Không có quyền hành
Underestimation	Đánh giá thấp

V. The benefits of financial news

Whether it is from a personal perspective or a business management perspective, everyone should update financial news to proactively make investment decisions when the market changes.

When you are fully updated with financial news every day, the more efficient the use of your coins will be, the more profitable your investment will be.

As for businesses, having quick and detailed information will help businesses stay away from risks and thrive. In fact, there is no successful business without financial news.

VI. The importance of financial news

A financial analyst will typically be responsible for a variety of activities including data collection, information organization, data results analysis, forecasting, making recommendations, and creating models. Like any position, the specific day-to-day tasks a financial analyst perform depends

on their level of experience. More specifically, the job of the Financial Analyst is to collect and organize information. Whether it's a company's financial statements and accounting data or macroeconomic information and industry research, a Financial Analyst must know how to find, collect, and organize vast amounts of relevant information. businesses and their industries. The Financial Analyst uses her research skills to review internal databases and reports from government agencies and enter them into the database. From there, the information is analyzed and then an investment decision is made.

We see that if the initial information is incorrect, it will cause huge losses to investors. As information collectors and translators, high accuracy is required.

Translating financial news requires the translator to have financial knowledge. Besides, there is the ability to translate English with diverse topics. However, with so much information, translators will always have difficulties translating financial news

CHAPTER II: METHODOLOGY

I.Introduction

In the second chapter, I want to mention people who will take part in this survey. They are personal investor in Facebook group, with information from members in Forexfactory forum. After that, with 6 questions, the survey questionnaire is designed to collect information about the issues of translating financial news

II.Population and sample

The research was undertaken with the participation of personal investor in traderVietNam group in Facebook. They are of all ages. The current members are having a special rejuvenation in the late 20th and early 21st century. The object of the study is 20 individual investors, most of which are students of the Faculty of Foreign Languages and they are in need of financial investment. There are a few members of the economics with little knowledge or nothing of foreign languages. As an investor, information is extremely important, so if you are passively waiting for translations from others, you will not be able to update information as quickly as possible. In trading, just being a few minutes late sometimes makes investors lose their profits. Financial terminology appear at the monthly world bank meetings. In the basic trading method, information about politics, natural disasters, riots will also affect the trend of investment assets. Or specialized terms for us to better understand the indicators in technical analysis because the indicator itself helps us to have more accurate trades. Therefore, a question raised here is when translating a financial news, what difficulties did they face and how to solve it? Therefore, the survey questionnaire were delivered to member to find information for the two research questions.

III. Research methods

To guarantee the validity of the samples the question is sent directly to each person in the Vietnamese trader group. That meant these learners could pay most attention to answer the questions related to what they had just experienced.

Before asking the members to do the survey questionnaire, the researcher briefly stated the purpose and significance of the study and clarified any misunderstanding about the survey questions. There were 20 members participating in giving responses to the survey questionnaire. To collect information about the issues of translating financial news, first of all, copies of survey questionnaires were sent to members. When the data collection was accomplished, the data analysis was initiated. The results of survey questionnaires revealed member' techniques they use in communication most 25 copies of the questionnaire delivered to the learners. The data are analyzed in this part of the study in the below tables and charts which show the responses for the questions in the questionnaires. The survey questionnaire is designed for 3 main purposes: - Question 1-2, members were inquired about their information related to the gender, the age, main job. - Question 3-4 the aims at which trading methods they are using basic or technical and which is more difficult. Question 5-6 is about the difficulties faced by members as well as suggested solutions in terms of translating financial news.

CHAPTER III: FINDINGS AND DISCUSSION

I. Introduction

To complete this part of the study, the researcher analyzed the data based on questionnaires and then made conclusions. The figures are given through charts.

II. Difficulties in translating financial news into VN

The answer was found after the researcher analyzed the results of the following 4 charts: By using collected data figure from members through the questionnaires. I found out the problems that members faced while translating financial news and some expectation from them to improve skills

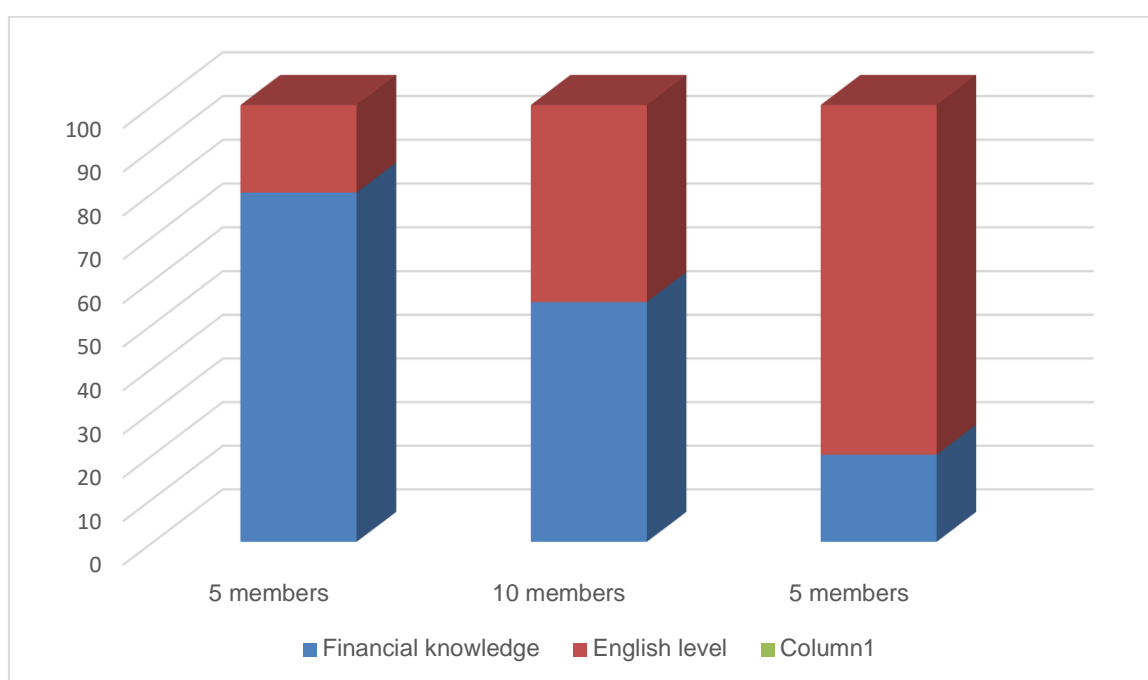


Chart 1. English level and financial knowledge

Looking at the chart, we can see that the majority of people who have studied English for 1 to 2 years are members of the financial industry. They spend a lot of time on learning professional knowledge, but their English level is low, making it difficult to translate effectively. Similarly, if you are good at English, but your financial knowledge is not good, it also leads to bad results.

Therefore, to get the best translation, we need to have both a good understanding of finance and level of English

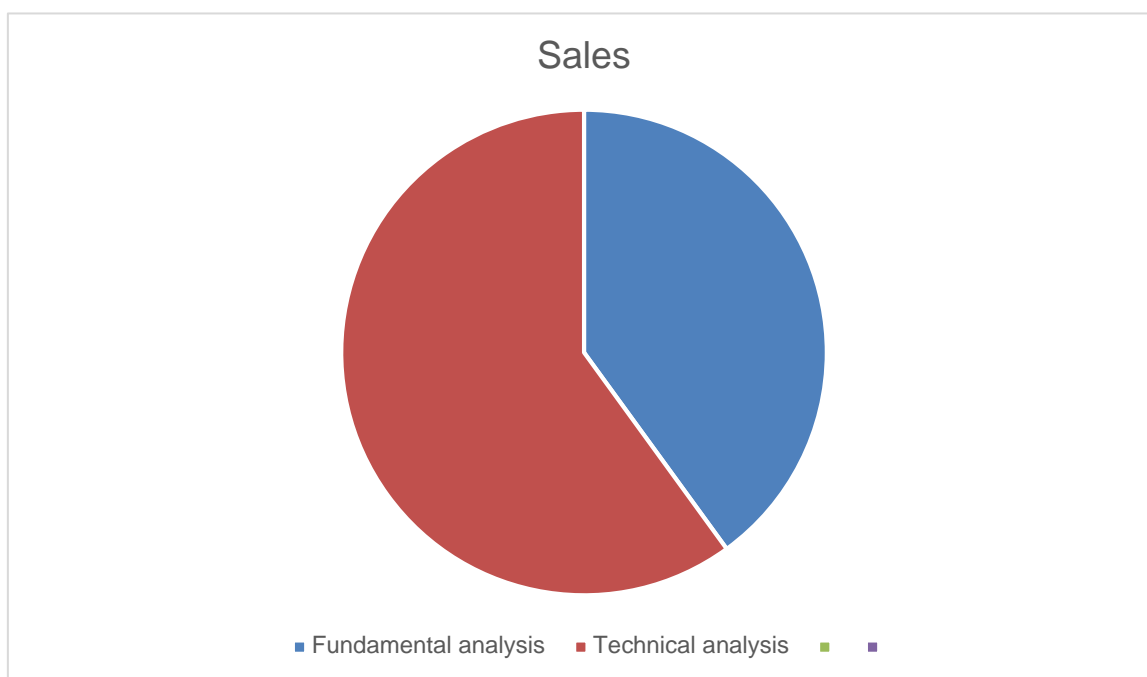


Chart 2. Which trading method is more difficult?

While technical analysis focuses solely on the analysis of historical price action. This requires us to have in-depth knowledge of finance, to understand how to use indicators. Fundamental analysis focuses on everything else including things such as the overall state of the economy, interest rates, production, earnings, and management. In fundamental analysis, we need a large English vocabulary, because fundamental analysis related to general issues such as economy, politics, epidemics, natural disasters, terrorism. So we can easily see that most people find fundamental analysis harder

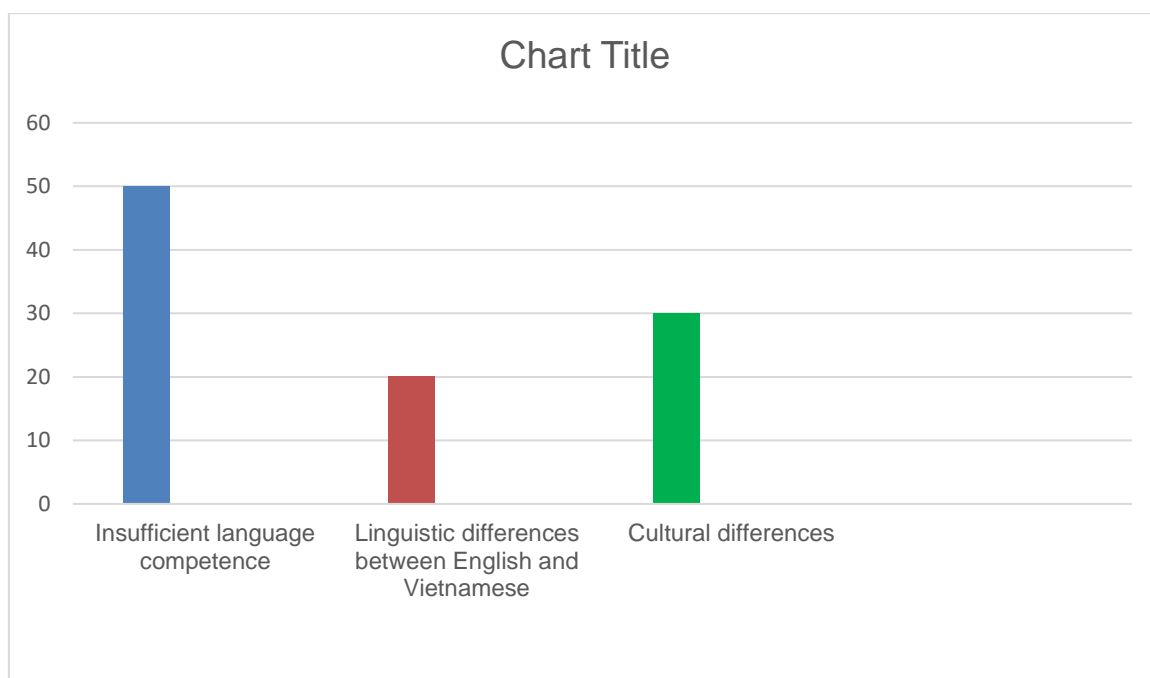


Chart 3. Difficulties in translating financial news

A translation of high quality must be the work of a skillful translator. To be able to produce good translation, the translator must be competent in both the source and target languages and have extensive tài chính kinh tế background

1. Insufficient language competence

First and foremost, the practice of translation belongs to the linguistic realm. Thus, the primary reason of a poor translation must be the insufficiency of the translator's language competence. The incompetence may be of Vietnamese, the target language in English-Vietnamese translation, and/or of English, the source language.

Insufficient target language (Vietnamese) competence

Before being a translator, one must be a good writer. It is to say that he is capable of using his mother tongue effectively to express the ideas. Unnatural translation, hence, is most of the time direct consequence of a poor or insufficient target language competence. As the Graduation paper focuses on the English- Vietnamese translation, the target language is the Vietnamese

language.

Vietnamese is known for its sophisticated grammatical rules on which not all Vietnamese people hold appropriate knowledge. The fact has it that only a few Vietnamese translators excel at their own mother tongue, let alone students who are still learning to become translators.

Language incompetence can be observed in two broad areas: the vocabulary and the grammatical structures. Insufficient knowledge on either of the two areas may lead to translations of poor quality.

Noticeably, many would- be translators learning at university nowadays do not know a remarkably large number of old Vietnamese words often use in formal documents. These cause limitations in their practice of translation, especially when the text strictly requires proper writing style. They do not have in mind that academic English should be translated into academic Vietnamese and vice versa. This requires all translators to ceaselessly enlarge their vocabulary, especially academic ones, which quite a few Vietnamese people lack.

Vietnamese grammatical structures are just as diverse as that of any other language, sometimes even more. Most Vietnamese people can intuitively use these structures but fail to connect them with certain foreign structures, hence cannot translate naturally. Besides, Vietnamese language users are known for over-using commas instead of conjunctions and run-on sentences. Overcoming these weaknesses is crucial to the improvement of English-Vietnamese translations.

Insufficient source language (English) competence

It is easy to learn English but it is difficult to master it. The more you learn, the more complicated you find English is. Almost all English-Vietnamese translators are native Vietnamese or overseas Vietnamese; therefore it is difficult for them to have an expert – like English vocabulary as well as grammatical structures.

Some people think that lack of English language competence is justifiable for Vietnamese translators because it is not their mother tongue. To

my mind, this is a totally erroneous opinion. To better the quality of translation, translators must master both the source and the target languages. In other words, before being a translator, a person must first and foremost be a bilingual.

Just like Vietnamese, English contains many words layers, formal and informal. Lack of vocabulary in any of these layers may cause serious unnaturalness and affect the flow of a translated text. Along with a considerable basic “equip” them with informal as well as formal vocabulary so as to be as flexible as possible in their translation. Most Vietnamese unskilled translators lack both the informal and formal words in their English vocabulary. On the other hand, they tend to abuse the words and phrases they know and risk making them sound improper in certain contexts. Definitely, to be able to produce translations of high quality, translators must be an excellent user of the source language. Otherwise, it is likely that they will make several errors caused by negative transfer (hiện tượng chuyển di tiêu cực từ tiếng mẹ đẻ).

Finally, it is critical to understand that the sufficiency in both languages is not enough for a translator. He needs to flexibly compare and contrast, be aware of the differences between the two languages so that he can easily find an equivalent whenever necessary or at least know how to make himself understood when encountering untranslatable concepts. The art of translation requires a lot more than proficiency in languages. This may explain why bilingual people are not always good translators. One of the other crucial criteria is the cultural background, without which the translation would be unnatural.

2. Linguistic differences between English and Vietnamese

As mentioned above, the English language belongs to the Indo-European language family, and the Vietnamese language belongs to the Austro-Asiatic family. Therefore the two languages have various differences in terms of vocabulary and grammatical rules. It is almost impossible to analyze all the differences in the course of this sixty-two-page thesis. However, with a view to clarifying one important objective reason of unnaturalness in English –

Vietnamese translation, some prominent variances are mentioned below:

The phrasal is peculiar to English, as illustrated by constructions such as "turn on," "turn off," "mark up," or "mark down". In other languages, single specific verbs are used in place of the English phrasal verbs. A construction as such is highly problematic because in English, it has numerous meanings.

English grammar is very inflexible compared to other languages. English goes by very strict structures while the Vietnamese language is much more flexible. For instance, the Vietnamese language does not always use articles and the rules are not as clear as those of the English language. Some English vocabulary is peculiar. A word in English may mean a lot of other words in Vietnamese. For example, you may translate the word "problem" as "vấn đề", "vấn nạn", "tệ nạn", "khó khăn", "trở ngại", "trục trặc", "biến chứng", "thắc mắc", "lỗi", etc. depending on the context.

While English does not have so many grammatical inflections, English verbs can pose problems. The problematic areas are the enormous use of auxiliary verbs to convey modes (subjunctive and conditional) that are indicated in Vietnamese by simple markers.

English, especially American English, has a tendency to convert nouns to verbs. This is problematic for speakers of the Vietnamese language who cannot as easily convert nouns to verbs. Noun combinations such as "light emitter diode", as well as compound nouns, also pose problems for inexperienced translators.

All of these peculiarities of English grammar often make it difficult for nonnative English speakers to get a full command of the language. It is also difficult when it comes to translating English writing into other languages. In fact, the size of the text often increases when one translates from English to Vietnamese.

3. Cultural differences

Translation is not simply a linguistic transformation of texts, but it is also a rendering of cultural concepts from one language to another. Asian

culture in general and Vietnamese culture in particular has few things in common with Western and American culture. Unless a translator is capable of breaking through “decayed barriers” of his own culture and opening his mind to new and sometimes alien concepts, his translation can be considered successful and natural. Difficulties occur when you have to translate foreign notions like muck up day, New Year’s resolution, fair go, and wife swapping because they are typical of the culture in English-speaking countries but not in Vietnam. However, most alien concepts can be rendered with some translation techniques to be mentioned in the text chapter. Even the untranslatability can also be solved with efforts by translators. To conclude this chapter, it is noteworthy that despite the many challenges when translating from English to Vietnamese and despite the actual untranslatability, be it linguistic or cultural, skilled translators still can, and must, find their own ways to overcome them to produce a high quality re-creation, not merely a rough combination of words, “for the sake of pure language”. In other words, there are always cures to certain causes.

III. Solution

To get a good quality translation, the translator must hone his skills and especially for English translation, reading - comprehension skills are very important. Here are some tips to improve English translation ability to help translators develop their English reading and comprehension skills.

1. Skimming

Let’s clearly define the content of each section, related documents. This stage is to understand the main content that you need to care about, and at the same time you will decide which direction the reading process will go?

2. Tell about what you have read

You can talk to your friends and family about what you have read in the original text. then, you will tend to synthesize knowledge better and remember longer.

3. Mark the process of reading that passage

Use pencil and finger, marker to control your eyes from left to right or from top to bottom. That way you won't get confused between rows and won't miss unread ideas. This will be a tool to help you control the process and time to read the content of the original text.

4. Select an appropriate reading process

It should not be imposed because everyone will have a different reading ability, as well as the difficulty - easy level of the document that your reading speed will adjust differently. You may not be able to concentrate to read a document for an hour and so choose an appropriate time of day to read, when you feel clear and ready to do anything.

5. Work hard, work hard and work hard

This is the secret to success when you want to learn any skill in English. Read hard and read everything you like at any time. Make notes of important information, leave out the unclear areas so as not to hinder your reading process.

Besides the above tips to help us improve all English skills, we need to have specific solutions for the translation method.

1. Overcoming linguistic problems

1.1. Choose the right word

At the level of word, problems can only be solved if the translator works hard to cumulate both his English and Vietnamese vocabulary to a level that he is capable of choosing the right word in any case to produce a natural translation.

It is crucial for a translator to fully understand all the denotations and connotations of a word so that he can avoid making any loss of connotation meanings. To do that, he also needs flexibility in the use of words and does not translate mechanically basing on an English –Vietnamese dictionary.

Accommodation at word level includes the ability to proper switch between the plural form and singular form so that the translation best suits the mindset

of Vietnamese readers. This is particularly noticeable as we deal with English uncountable nouns.

1.2. Choose the right structure

By structure, it is meant both the structure of the phrase and the sentence. At phrase level, translators should choose the best word order possible so that their translation would sound more Vietnamese. Earlier in this thesis, unnatural translations due to the improper word order have been mentioned. At sentence level, it is necessary not only to switch the positions of certain parts of the sentence but also to replace some structures unfamiliar to Vietnamese readers.

- Transpositions

Transposition is a translation technique in which the translator reverses the order or place of certain words or phrases when necessary to improve the naturalness of the sentence. Noticeably, we would have to frequently employ this technique when translating sentences with time adverbials.

- Replacements

Replace passive voice with active voice: Needless to say, most of the times, passive voice in the original English text should be replaced with active voice in Vietnamese.

Replace a complex sentence with two or more simple sentences: It would be unnatural to try to translate an English long complex sentence to a Vietnamese sentence of the same structure. The excessive use of markers like “mà”, “noi mà”, etc. can make the sentence too complicated for an average Vietnamese reader to fully understand.

1.3. Dealing with linguistic untranslatability

It is never easy to deal with linguistic challenges in translation, such as the rhythm and wordplay in literary works. However, there are techniques that translators can apply when necessary to compensate for the untranslatability to some extent. For example, the translator can compensate for an "untranslatable" pun by adding a new pun. This is called a replacement or

substitution. But substitution of this kind is very difficult unless you have a copious linguistic and even cultural background.

2. Overcoming cultural problems

2.1 *Cultural substitutions*

To avoid unnaturalness over issues of culture, translators should keep in mind that sometimes an effort to translate correctly is not as valuable as a suitable substitution. Things unfamiliar with the Vietnamese culture have been altered with ones that are close to Vietnamese people's daily life. Moreover, things that may seem improper or unpleasant due to Vietnamese cultural norms are also replaced so as to avoid causing any aversion to readers.

2.2 *Dealing with cultural untranslatability*

Untranslatability is unavoidable due to the numerous differences between the two languages. A translator, however, can resort to a number of translation procedures to compensate.

- *Free translation*

In some studies, free translation is also called adaptation. According to Wikipedia, an adaptation is a translation procedure whereby the translator replaces a social, or cultural, reality in the source text with a corresponding reality in the target text; this new reality would be more usual to the audience of the target text.

Also, adaptation is often used when translating poetry, works of theatre and, most popularly, advertising. Below are three of the most well-known slogans in Vietnam and how they have been freely translated.

- Heineken – It's all about the beer (Chỉ vì loại bia này): Chỉ có thể là Heineken.
- TigerBeer – It's time for a Tiger! (Đến lúc uống một chai Tiger rồi): Bản lĩnh đàn ông thời nay.
- Prudential Insurance – Get a piece of the Rock (Hãy là một phần của phiến đá): Luôn luôn lắng nghe, luôn luôn thấu hiểu.

These slogans are not really something untranslatable. However, Vietnamese translators may resort to free translation because they want Vietnamese people to feel the main message, which is very important in advertising industry.

- *Borrowing*

Borrowing is not a new method. It has been discussed in many books on lexicology and translation. What the Graduation paper wants to emphasize is the translation-loan, special kind of borrowings. Translation-loans “are not taken into the vocabulary of another language more or less in the same phonemic shape in which they have been functioning in their own language, but undergo the process of translation.”

Translation-loans do not only resolve problems of cultural untranslatability but also help increase one language’s vocabulary. For instance, Vietnamese people are now familiar with terms like người chơi (indicating a player in a gameshow), thân thiện với môi trường (environmental friendly), and định hướng khách hàng (client-oriented).

The above-mentioned techniques are useful for translators when trying to compensate cultural untranslatability. Besides, translators can also use techniques like paraphrase or calques. However, these techniques cannot be used successfully without the translator’s willingness to diligently study with a view to gaining his cultural background along with his linguistic competence.

PART III: CONCLUSION

I. Summary

In conclusion, this graduation paper is conducted to find out student's difficulties as well as common mistakes particularly in terms of translating financial news. Then methods and strategies might be suggested to solve student's problems and motivate them. To reach what the author aims at this study; the study is divided into three chapters with their own purpose. The first chapter briefly covers the theories related to the study. The second chapter presents the overview on situation of difficulties in translating financial news into Vietnamese. The third chapter presents the research methodology and author's findings of the translating financial news through the questionnaires. This chapter also helps the author find the answers for three research questions that stated in the introduction. And finally is some recommendations and suggestions to improve translating skill

II. Limitations of the study

Although the study has certain strong points such as collection methods, namely survey questionnaires for students, due to limited time, lack of sources, the researcher's ability and other unexpected factors, the study has got a number of short-comings. First of all, due to the limited of time, experience to some extent, the researcher could not conduct other methods such as classroom observation which can make the obtained results more reliable. Secondly, due to the limitation of scope of the study, the researcher only focuses on the young investor in Trader Vietnam group. Therefore, the result of the study can't be generalized. Besides, the researcher could not cover all the aspects of difficulties. In addition, the techniques suggested in this research are selected from different reliable but limited sources. In spite of the mentioned limitations

I hope that this exploratory research will contribute to the better situation of teaching and learning at HPUexploratory research will contribute to the better situation of teaching and learning at HPU

III. Suggestions for the further study

Because of the limitation, this study could not cover all of aspects of the study. Besides, the study only focuses on difficulties for only few students in order to help them improve their financial knowledge. Moreover, for the further studies, to get better results, the researcher should invite more participants and the data collection method with further study with senior English majors at HPU. Together with using survey questionnaires, observation is also necessary to get more persuasive conclusions. All in all, despite the study cannot avoid the limitations; the research has been completed under the guiding of the supervisor and self-effort. Any comments and criticism will be highly appreciated for better further study.

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APPENDIX

SURVEY QUESTIONNAIRE

This survey questionnaire is designed for my graduation paper namely: “Difficulties translating financial news to Vietnamese” in completing these questions, please choose the answer by circling the letter next to your choice, ticking off the items in a checklist or expressing your idea in the blanks. All your personal information as well as your answers will be kept confidential and not be used for the other purposes.

Thanks for your help!

Question 1: Your gender:

- A. Male
- B. Female

Question 2: How old are you? _____

Question 3: Which is English level or financial knowledge better?

- A. 20/80
- B. 50/50
- C. 80/20

Question 4: Which trading method is more difficult?

- A. Technical analysis
- B. Fundamental analysis

Question 5: Difficulties in translating financial news:

Question 6: What is the solution?
