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Neologism in English Financial and Investment Terms

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Abstract

The public awareness of saving has created an impact towards the field of linguistics. Started from COVID-19 pandemic, people have strongly realized the importance of saving and emergency fund shown by the rising popularity of saving and investment products. In accordance with the growing fame and interest of the people in finance and investment, new terms are invented as there are many novel products and processes within the fields. These creations of new terms are the proofs that linguistics has been affected, particularly in the field of morphology. Therefore, this study aimed to find the new English financial and investment terms along with the techniques of the creation. The data were taken from articles published in Forbes and Yahoo Finance websites. Documentation method and note-taking technique were applied in collecting the data. Theories of word formation and morphological processes were applied in analyzing the data through descriptive-qualitative method. The result of the study showed there were thirty-two new English terms with twelve morphological processes found, namely compounding, blending, borrowing, clipping, conversion, initialism, acronym, derivation, inflection, coinage, multiple process, and onomatopoeia.

1. Introduction

The effect of COVID-19 pandemic has shifted the mindset and perspective of the people in the world regarding financial condition. The unstable and unpredictable situation of sudden outbreaks

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has made people be more cautious in their spending. The new necessities, such as vitamins, masks, and sanitizers, climb into the upper list of priority. The fee of hospital charge has also become a consideration to spend conscientiously. However, as pandemics has been around for more than two years, people start to experience a difficult phase to survive as their savings decrease. The factors can be varied from mass employment termination causing the absence of income, deduction of salary while the obligation of paying debt does not get any remission, to the aftermath of hospital care that charges high fee. The phase be more difficult to people whose saving is low. The condition makes people realize that collecting funds for saving is crucial to prepare for upcoming situation.

The understanding of saving triggers many new social media accounts that educate people in managing their fund and expense. These accounts are able to reach maximum range of people world-widely, thus the transition to have financial awareness is universally successful. The success is shown by the sharp increase of people's saving during COVID-19 in most of countries in the world. The United States of America recorded that it reached the highest peak of personal saving during COVID-19 pandemic with 33% figure (Fitzgerald, 2020). The Europeans increased their savings rate to approximately 19% in 2020 and 2021 from 12% in previous years (McGregor, Suphaphiphat, & Toscani, 2022). Indonesia also experienced an escalated percentage of saving rate into 10% during COVID-19 (Kementrian Koordinator Bidang Perekonomian Republik Indonesia, 2022).

Aside from saving, people start to put interest in investment products, such as stocks and digital currencies. Indonesia recorded that there are 3,53 million people in the end of 2020 who become investors. This figure is the result of 37% increase from 2019 (Utami, 2020). 43% of United States citizen purchased cryptocurrency, a new digital currency (Dellatto, 2021). These investment products are regarded as long-term savings. People use them as means of achieving financial freedom. Financial freedom cannot be achieved if an individual has bigger expense than income, uncontrollable debt, no budget planning, and no saving nor emergency fund (Afaf & Yendrawati, 2021). As investment is one of the methods for collecting saving and emergency fund, it is expected to give profit in the future (Hartono, 2019).

The effect of the rising popularity of investment makes many parties develop products to gain the public attention. Examples are bitcoin, Ethereum, and other kinds of cryptocurrency that plenty people purchase in the hope they provide income. These examples are just a few of many products. Furthermore, as this kind of digital currency becomes a hit, it activates a new system of digitalization in the finance sector. There are several new processes to define the mechanism of digital investment.

The attractivity of investment is very interesting as it shapes a whole new point of view of people. Although investment is part of finance, it also affects the field of linguistics, neologism in particular.

There are several definitions about neologism. Khan (2013) stated that neologism is an important tool to study the variation or change in the language. Nordquist (2019) added that neologism involves newly made words and expressions. This statement is supported with the definition given by Oxford Dictionary that explains neologism as a newly generated word or lexical item that may be in the process of switching in common life.

The emergence of many digital investment products creates a linguistic phenomenon of word formation in naming the products. Furthermore, the new processes require new terms to be well introduced to the public, which they also enter the field of linguistics. The action of naming the products and the processes is an object study of linguistics. The new words created in the field of finance and investment are needed and essential in order to support the existence of the digital trends. These words are also important in providing concepts. Through the name, people may understand the surface of certain concept. Therefore, understanding how new terms are created is very helpful.

Linguistics is the scientific study of language (Hamawand, 2011). It has several branches that each studies certain discipline. Related to the phenomenon stated above, the branch of linguistics that

studies word formation called morphology can assist in providing information regarding how the new terms in finance and investment sectors are created.

As a part of linguistics that studies word formation (Katamba, 1993), morphology has different processes in generating words (Yule, 2020). The words can either come from existing words or completely new ones (Lieber, 2009). The factor that pushes new words to be continuously formed is productivity that includes motivation and creativity (Bauer, 1988).

Based on the foregoing background, this study aims to find the new English financial and investment terms and to analyze how the new terms are invented. The study applied theory of the word formation proposed by Yule (2020) and O'Grady & Archibald (O'Grady & Archibald, 2016) to fulfill the aims of the study above. The study focuses in finding the new English financial and investment because cryptocurrency is a universal phenomenon that every development of it and the news mainly come in English. Therefore, the possibility of the creation of new words can highly be noticed.

Studies related to neologism or word formation have been conducted previously. Adha (2020) in her article entitled Morphological Analysis of Word Formation Found in VOA News Articles and Subrayan (2011) with his study entitled A Study of The Morphological Processes of Neologisms in The Media were aimed to provide the analysis of how the findings were invented through word formation processes. These past studies focused on new words in media in general, however, current study put a more specific scope of study only to analyze the new terms found in English financial and investment texts.

The study is expected to give contribution in the field of morphology with the findings provided by this study. It is also expected to assist people in understanding the recent English terms of financial and investment sector in order to comprehend the topic well.

2. Materials and Methods

The data of this study were qualitative sourced from articles related to English investment and financial terms found in electronic news media. Yahoo Finance and Forbes were used as the data sources. The data sources were selected because they regularly update recent events and information concerning financial and investment situation in the world. Furthermore, their focus is mainly the sectors, thus, the data found were reliable.

The main data of this study is qualitative, data inside the form of words and equal of the usage properties or characteristics rather than numerical variables. This reasons the data cannot be measured and calculated perfectly. Data sourced from the internet that is related to investment and financial terms. Yahoo Finance and Forbes was used as the data source, that post website is used because it provides the newest information about investments and finances that consist of the data. The second data source is taken from the literature related to the word formation process that bolsters the data.

The method of collecting data was done by documentation method through number of articles on each website. Note-taking is used as a technique for collecting data which use to highlight and list the terms found in articles on websites. The collecting process of the data was done by selecting the articles on each website that related to investment and finance especially those that contain new English terms, reading the articles conscientiously to find out new English terms about investment and financial and then making the highlight that considered as new terms, after highlighting the terms, the data was listed from the article in each website that consists of new terms.

The data found are in descriptive form, and the collected data were analyzed using the descriptive qualitative method. The method of descriptive qualitative is used to describe the data analyzed by morphological theory. Descriptive analysis is an analytical method that describes data systematically, realistically, and accurately, but also has characteristics and relationships that occur between

phenomena and qualitative methods (Djajasudarma in Beratha, 2022). This method is used to describe and connect the phenomena that occur to the theory used. First, the data found were classified into types of word formation theory by Yule (2020) and O'Grady & Archibald (2016). Second, the new terms were analyzed in a written explanation related to how the new term was formed. One data of each process was analyzed as the representative to provide elaborated explanation concerning the formation of the new terms. The data analysis was presented using the informal method, which used words to explain the data that had been analyzed. The data were shown in a table with each category of word formation process to show the data representative that were analyzed.

The word formation theory of Yule (2020) was used as the basis for data analysis. He argued that the process of forming new words can occur through the use of existing words. Furthermore, this study also applied the theory of word formation by O'Grady & Archibald (2016) to provide a broader scope of morphological processes.

3. Results and Discussions

This study recorded that there are thirty-two English financial and investment terms found. These terms are created through twelve morphological processes according to the theories used in this study. The processes found are compounding, blending, borrowing, clipping, derivation, coinage, initialism, acronym, conversion, inflection, multiple process, onomatopoeia.

Table 1 below provides the list of terms found in this study along with the morphological process of each term. The detailed analysis of the sample as the representative of each process is provided after the table.

Table 1
English Finance and Investment Terms Found and Their Morphological Process

Nr.	Term	Morphological Process	Meaning
1.	Bitcoin	Compounding	A digital currency
2.	Blockchain	Compounding	A system to record transaction of digital asset
3.	Coinbase	Compounding	A platform of cryptocurrency transaction
4.	Stablecoin	Compounding	A digital currency
5.	Frupidity	Blending	A financial mechanism to spend minimum
6.	Altcoin	Blending	Digital currencies excluding Bitcoin
7.	Defi	Blending	A financial service in cryptocurrency
8.	Bidenomics	Blending	Economic policy by Joe Biden
9.	Crypto	Borrowing	Hidden
10.	Cap	Clipping	Capitalization
11.	Fed	Clipping	Federal Reserve
12.	Rev	Clipping	Revenue
13.	Capitalization	Derivation	The act of providing capital to company
14.	Cryptoization	Derivation	Process of crypto replacing conventional currencies

15.	Flipenning	Derivation	The process of Ethereum replacing Bitcoin as the biggest cryptocurrency
16.	Ethereum	Coinage	A digital currency
17.	Monero	Coinage	A digital currency
18.	ICO	Initialism	Initial Coin Offering
19.	CBDC	Initialism	Central Bank Digital Currency
20.	ETF	Initialism	Exchange Traded Fund
21.	CFTC	Initialism	Commodity Futures Trading Commission
22.	NFT	Initialism	Non-Fungible Token
23.	FANGMAN	Acronym	Facebook Amazon, Netflix, Google, Microsoft, Apple, NVIDIA
24.	DEX	Acronym	Decentralized Exchange Token
25.	MAMAA	Acronym	Meta, Alphabet, Microsoft, Amazon, Apple
26.	Merge	Conversion	The process of joining Ethereum and Beacon Chain
27.	Win	Conversion	The quality of becoming the best cryptocurrency
28.	Yield	Conversion	The benefit of lending and staking cryptocurrency
29.	Cryptocurrencies	Inflection	Cryptocurrency (plural)
30.	Crypto's	Inflection	Crypto (possessive)
31.	Cryptocurrency	Multiple Process	A digital currency applying cryptography
32.	Cha-Ching	Onomatopoeia	Expression of being wealthy

The new terms found can be divided into two types. The first type is that the new creation of word in which the word has never inserted in a dictionary. The second type is the new terms created from the existing words in dictionary, but they are given new meanings. The examples of new term classified as the first type based on the findings of this study are coinbase, frupidity, cryptoization, flipenning, and ethereum. The examples of findings belonged to second type in this study are cap, fed, rev, merge, win, and yield.

The findings of this study show that the new terms are created based on the recent social phenomenon related to finance and investment sectors. This is conforming to the definition of neologism by Crystal (2008) that said neologism or word formation is related to new words invented for a specific occasion. The new terms found in this study were created based on the status-quo. An example is the term 'Bidenomics'. This term is used to explain the economic policies issued by Joe Biden, the 46th president of the United States of America. This term would not be exist if Biden had not become a president of the USA. This term has shown the novelty of this study in which this study aims to find new words related to finance and investment sector.

Looking at the words found in the table 1, there are several terms that have not been included in the English dictionary. They are frupidity, cryptoization, flipenning, fed, rev, merge, win, and yield.

The words 'frupidity', 'cryptoization', and 'flipenning' are not indexed in the dictionary yet. Although words like 'merge', 'win', and 'yield' can be found in dictionary, their meanings are different from the findings of present study. Therefore, what present study has found can be regarded as novel.

Having more than one new term in most of the morphological processes found, one data was taken to be analyzed the process of forming the new word because the analysis covered the other data on the same process. The detailed analysis of the sample as the representative of each process is provided after the table.

Compounding

English is familiar with compound words (Yule, 2020). There are many of them, such as birthday, afternoon, and driveway. These words are considered as compounds because they are created by joining two separate words to generate a new lexeme (Yule, 2020). The strategy of a compounding is conducted without eliminating a partial form of the combined words.

The words that are joined together may have completely different meanings from the compound version, for example the word 'backfire'. It is constructed from the words 'back' and 'fire' which respectively mean a position furthest from front and a flame occurred when an object burns (Stevenson, 2010). However, the compound 'backfire' does not have the similarity in meaning with the two words. It means having the opposite effect to the person with bad intention (Stevenson, 2010). This kind of compound is called exocentric one (O'Grady & Archibald, 2016)

Nevertheless, there are also compounds that carry the meaning combination of the words constructing them, such as the word 'birthday'. It means the date a person is born (Stevenson, 2010). The word is derived from two different lexemes, namely 'birth' and 'day' meaning the time when a baby is born and a period of 24 hours respectively. This type is usually denoted by the head, the rightmost component of the compound. Therefore, it is called endocentric compound (O'Grady & Archibald, 2016).

Below is the finding of compound word in this study.

[1] Bitcoin

This word is obtained from an excerpt of an article below.

"Within the emerging and turbulent market for cryptocurrencies, where there are no fewer than 10,000 tokens, **bitcoin**, is the great granddaddy, the blue-chip, representing 40% of the $1 trillion in crypto assets outstanding." (Paz, 2022)

This word is considered as a compound word because it is derived from two separated words; they are 'bit' and 'coin'. Another justification is that the combination of the words does not alter the form of each word. Furthermore, the meaning of the newly generated word is novel. The word 'bit' is the smallest unit of information used by a computer (Stevenson, 2010). The word 'coin' is a small flat piece of metal used as money (Stevenson, 2010). Although the compound seems to be a subtype of the head, which is the coin, the meaning of the word is different from the head. It does not mean a type of conventional rounded-metallic money, but it is a type of digital currency. Therefore, this data is an exocentric compound.

Blending

Blending and compounding are similar, yet they have a significant difference. Both produce a new term by combining two different words. However, blending commonly joins the initial part of a morpheme with the final part of another morpheme (Yule, 2020). Although, the common form of blending is as mentioned just now, it does have the possibility to combine any part of the words to make a new one. Therefore, the blending process means to combine two words into one by

eliminating a partial form of every word combined. This is what makes blending and compound dissimilar.

Below is the blending word found.

[2] Frupidity

This word is obtained from an excerpt of an article below.

"**Frupidity'** is a new word making the rounds inside Amazon, a combo of the company's 'frugality' leadership principle and 'stupidity." (Kim & Clark, 2022)

The word is a blended term resulted from the combination of two words; they are 'frugality' and 'stupidity'. It is included as blending word because of the two words combined experience an elimination in their forms. The term takes the beginning part of the word 'frugality', which is 'fru', and the half-to-end part of the word 'stupidity', which is 'pidity'. The term 'frupidity' is created to depict the financial mechanism of a company that is very concerned and difficult in using money to grow the business until it reaches the level of intolerable.

Borrowing

English is open to borrow words from other languages (O'Grady & Archibald, 2016). Borrowing means to take over a word from a different language (Yule, 2020). The borrowed words retain their forms. Examples of borrowed words in English are *croissant* from French, *dope* from Dutch, and *lilac* from Persian. (Yule, 2020). However, another modification of borrowing is calque. It is a literally translated loan word from another language, such as the word skyscraper, derived from the word *wolkenkratzer* from German that means cloud scraper.

The borrowed word in this study is presented below.

[3] Crypto

This word is obtained from an excerpt of an article below.

"But we already know that in practical terms it won't make any difference for the long-run fundamental prospects of **crypto**."(Calhoun, 2022)

The word is originated from Greek. It is adopted from the word *kryptos* meaning hidden. It becomes associated with finance after the borrowed term is combined with the word 'currency', which produces the term 'cryptocurrency'. In order to possess the meaning of cryptocurrency, the compound is shortened as only 'crypto'. However, the origin of the word is from Greek, therefore, the word is considered as a borrowing.

Clipping

Clipping is a process that reduces the full form of a word into a shorter version while still maintaining the meaning (Yule, 2020). The shorter form is usually perceived from the beginning part of a word, such as the word 'gas' from 'gasoline' (Yule, 2020). However. There is also a clipped word taken from the middle part of a word, such as 'flu' from 'influenza' (Yule, 2020), and the final part of a word, namely 'burger' from 'hamburger' (O'Grady & Archibald, 2016).

The new word that experiences a clipping process is as stated below.

[4] Cap

This word is obtained from an excerpt of an article below.

"By comparison, TerraUSD, launched in November 2020, gained a market **cap** of $150 million in the first four weeks." (Godbole, 2022)

The clipped word above is derived from the word 'capitalization'. The word means the act of providing a company in order to be functioned (Stevenson, 2010).

The full word undergoes elimination of syllables and leaves only the beginning part, which is 'cap'. The word 'cap' also means a hat. However, based on the context and the word preceding this clipped word, the word 'cap' is a shortened version of capitalization. A market cap or a market capitalization is defined as a company's value determined by the number of stocks shared in stock market.

Derivation

Derivation is very closely related to the use of affixes to establish a new word with new meaning or different lexical category from the base (O'Grady & Archibald, 2016). Affixes can be divided into prefixes and suffixes. Prefix is an affix that precedes a base, whereas suffix is the one that follows a base (Yule, 2020). Derivation is able to either change or maintain the category of a word. It can occur more than one time to a word, which creates a complex derivation (O'Grady & Archibald, 2016).

The new word that experiences a clipping process is as stated below.

[5] Capitalization

This word is obtained from an excerpt of an article below.

"Programmable blockchain Tron's decentralized stablecoin USD (USDD), almost a carbon copy of Terra's recently crashed TerraUSD (UST) stablecoin, has surpassed $550 million in market **capitalization** within weeks of its launch on May 5." (Godbole, 2022)

The word 'capitalization' is included as a derivational word because of the presence of a suffix. It is, in fact, is a complex derivation. It is derived from the word 'capitalize' that is also a derivational word coming from 'capital'. Both forms receive a suffix, namely '-ize' in 'capitalize' and '-(at)ion' in 'capitalization'. The suffixes change the category of the word. Capital is a noun referring to the financial asset of a company. Added with suffix -ize, the word capitalize means to provide capital for a company, which acts as a verb. Modified with suffix –(at)ion that changes the category into a noun, the word capitalization means the act of providing capital for a company (Stevenson, 2010).

Coinage

Coinage, or word manufacture, is a creation of new word that never exists before (O'Grady & Archibald, 2016). The words derived from this process are mainly for commercial purpose, such as brand-naming (Yule, 2020). The terms are very unique as they are completely new.

The new word that experiences a clipping process is as stated below.

[6] Ethereum

This word is obtained from an excerpt of an article below.

"**Ethereum** has also experienced tremendous growth. From April 2016 to September 2022, its price went from about £8 to over £1,300." (Tetrina & Schmidt, 2022)

The term 'ethereum' is considered a coinage word because it fulfils the criteria of the morphological process. First, it is a unique new word proven by the absence of its entry in Oxford Dictionary. Second, it is a name of an investment product related to cryptocurrency. The brand is created by Vitalik Buterin in 2014. As stated in the article above, Ethereum is the most fabled decentralized global medium of cryptocurrency with ether (ETH) as its digital currency.

Initialism

When a word is spoken per letters constructing it, then the word is considered to be part of initialism (O'Grady & Archibald, 2016). An example of initialism is USA, which stands for United States of America. USA is a word made from the first letter of a group of words. Therefore, it can be considered that initialism is a word consisted of a group of first letters of several words spoken per letters. Commonly, initial words are written in uppercase to differ them from non-initial ones.

The new initialism found in English financial and investment texts is as follows.

[7] ICO

This word is obtained from an excerpt of an article below.

"But Block.One ERC-20 tokens were available for resale domestically immediately after the **ICO**." (Mason, 2022)

The data above is considered as part of initialism because of several reasons. First, it is written in uppercase, which makes it different from the other words. Second, it is a shortened word for a group of words. ICO is an abbreviated form of Initial Coin Offering. It is an occasion of a company selling a cryptocurrency to collect fund. Last reason is that the abbreviation is spoken by its each letter. Therefore, this data is an initial.

Acronym

Being distinctive from initialism, acronym is new word created from initial letters of a set of other words pronounced as a single word (Yule, 2020). Although acronym and initialism are abbreviation from a group of words, the significant difference between them is on the pronunciation. An acronym word is pronounced not by each letter. The letters that construct the acronym usually can be separated as syllables consisting of consonant and vocal.

The new acronym in English related to investment is below.

[8] FANGMAN

This word is obtained from an excerpt of an article below.

"But while the **FANGMAN** stocks are often lumped together, they are very different businesses with their own particular problems and issues in 2022."(Ryniec, 2022)

The acronym here is an abbreviation of Facebook, Amazon, Netflix, Google, Microsoft, Apple, NVIDIA. It is widely used to mention the seven biggest technological companies whose stocks are very popular among investors. The data here is pronounced as /fæŋmæn/.

Conversion

Conversion can also be named as zero derivation, which means it is a process that changes the word class and the meaning of the word (O'Grady & Archibald, 2016). The process involves no reduction in the form of a word (Yule, 2020). Therefore, a word with the same form can have two lexical categories. An example of this is the word 'doubt'. 'Doubt' can act as a verb in a sentence 'I doubt you can pass the exam' or as a noun in 'I have a doubt on you'. The former means the action of not believing something, whereas the latter denotes an uncertain feeling.

There is a new converted term in English related to investment sector.

This word is obtained from an excerpt of an article below.

[9] Merge

"The **Merge** – the upgrade Ethereum made to proof of Stake consensus – passed peacefully from a technical standpoint, with no critical bugs" (Wintermeyer, 2022)

This data belongs to conversion because it is a new word with new meaning and class derived from existing word. The word 'merge' is a verb to show an action of joining two or more separated objects. However, in this data, it becomes a noun. It is proven by the presence of determiner 'the' as the marking of a noun. Furthermore, the meaning of 'merge' is altered into an event of joining the original execution layer of Ethereum with its new layer called Beacon Chain in cryptocurrency. Therefore, this term has a specific use to denote a special event or process only in the register of cryptocurrency investment.

Inflection

Affixation that does not modify the word class and the meaning of a word is the notion of inflection (O'Grady & Archibald, 2016). Inflection is applied to make a noun be plural, to act as a possessive marker, to adjust a verb according to the tense, and to show a degree of comparison.

Below is the new term that experiences inflectional process.

[10] Cryptocurrencies

This word is obtained from an excerpt of an article below.

"Within the emerging and turbulent market for **cryptocurrencies**, where there are no fewer than 10,000 tokens, bitcoin, is the great granddaddy, the blue-chip, representing 40% of the $1 trillion in crypto assets outstanding." (Paz, 2022)

This data is considered to be part of inflection because of the plural marker suffix. The base is cryptocurrency, however, in order to make it plural, suffix -s is added. A modification concerning the suffix -s occurs here that does not make the word becomes 'cryptocurrencys'. The rule to make a plural word that ends in 'y' is when it follows a consonant, the 'y' has to be changed to 'i' and plural marker suffix -es is attached. Therefore, the word becomes 'cryptocurrencies'.

The inflectional process here also happens as a result of the concord in a sentence. The word 'cryptocurrency' experiences an inflectional process because it needs to be adjusted to the grammatical function in the article above. There is the word 'several' as a marker of plural nouns, therefore, the word 'cryptocurrency' must follow to complete the grammatical meaning of the sentence.

Multiple Process

Multiple process indicates that a new word can be derived from more than one morphological process (Yule, 2020). However, in order to maintain the position of the word in having long life-span, the word should be able to undergo inflectional process at the end.

The word that comes from more than one word-formation process is shown below.

[11] Cryptocurrency

This word is obtained from an excerpt of an article below.

"**Cryptocurrency** mining is energy intensive because it requires highly specialized computers — and most of the electricity it consumes is generated by burning planet-warming fossil fuels." (Lombrana, 2022)

The word 'cryptocurrency' is a word derived borrowing and compounding processes. First, the word 'crypto' is adopted from Greek as mentioned in borrowing section above in this study. Second, the borrowed word is combined with the word 'currency' through compounding process because the result of the new term does not eliminate any form of both words. Cryptocurrency is a digital currency that applies cryptography in securing transactions.

The data also successfully experiences inflectional process as mentioned earlier in this study.

Onomatopoeia

Onomatopoeia is a creation of a word sounded similarly like the object it imitates (O'Grady & Archibald, 2016). Onomatopoeic words are not the same between one language and another. The reason is each language has different cultures and perceptions in how an object projects its sound.

The new onomatopoeic word found in this study can be seen below.

[12] Cha-Ching

This word is obtained from an excerpt of an article below.

"Unemployed To **Cha-ching**: Lucky Tale of The Woman Who Launched Lucky Tail" (Greathouse, 2021)

The word 'cha-ching' is adapted from a cash register sound. Whenever money needs to be inserted to a cash machine, the machine produces 'cha-ching' sound. The onomatopoeic word in this data has a meaning. It represents a wealthy condition. It can be seen on how the data is paired with the word 'unemployed'. The presence of conjunction 'to' between them shows a journey from being poor to being in a condition with plentiful money because of investment.

4. Conclusion

The advancement of finance and investment sector grows many new terms. These new words are created from existing or new lexemes through several morphological processes. There are thirty-two data considered as the recent English finance and investment terms. The data are derived from twelve different word formation methods, namely, compounding, blending, borrowing, conversion, derivation, inflection, coinage, initialism, acronym, clipping, multiple process, and onomatopoeia. The processes can affect either the production of new meaning and class changing or the retaining of the same meaning and class.

There are several processes that do not occur in the new terms of English financial and investment terms. The processes are clitic, reduplication, hypocorism, and suppletion. The reason is that English as an Indo-European language does not have the features of certain processes.

Based on the foregoing discussion, the English neologism on finance and investment terms provide different patterns from the word formation related to COVID-19 or general field. The findings in present study also contribute in extending previous studies about morphological process. Therefore, this study has contributed in providing comprehensive analysis of word formation in accordance with the dynamics of English language, particularly in the area of morphology, during the and post-era of COVID-19.

This study can function as a suggestion of renewing the index of English dictionaries. The new terms found can also be incorporated in technical dictionary about finance to make general public easier to understand the terms.

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