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RWANDA

COLLEGE OF ARTS AND SOCIAL  
SCIENCES

**TRILINGUAL GLOSSARY OF BANK BASIC TERMS (ENGLISH-FRENCH-KINYARWANDA) TO BRIDGE THE COMMUNICATION GAP IN BANK DOCUMENTS.**

A Thesis Submitted to the University of Rwanda, College of Arts and Social Sciences, in Partial Fulfillment of the Requirements for the Award of Master of Arts (M.A) Degree in Translation and Interpreting Studies

Option: **Translation**

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## **DECLARATION**

I declare that this dissertation on “A Trilingual Glossary of Bank Basic Terms (English-French-Kinyarwanda) to bridge the communication gap in bank documents” submitted in partial fulfillment of the requirements for the degree of Master of Arts in Translation and Interpreting at University of Rwanda, College of Arts and Social Sciences, is the product of my own effort and has not submitted to the University of Rwanda or any other school for consideration of any other degree.

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## **DEDICATION**

I dedicate this work to:

The Almighty God

My beloved wife Josiane INGABIRE

My Sons and daughters

My family and relatives

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## **ABSTRACT**

The necessity of tight cooperation between banking institutions and linguists has intensified considering the changes the banking industry has undergone in recent years, both domestically and internationally.

This study was intended to investigate customer's perceptions on the prominence of English in bank documents, and to bridge the communication gap that exists between the banks and customers by creating a trilingual glossary of basic terms (English-French-Kinyarwanda). This study relied on different quantitative and qualitative research techniques including questionnaires addressed to both, bank clients and bank personnel, looking at bank communication panels and write down key terms, documentation and exploiting publications of different scholars related to the topic, as well as interviews, which enabled the researcher to create a corpus of 250 basic terms related to banks and mostly needed by bank customers.

The use of translation techniques consisting of equivalence, borrowing, paraphrasing and coining new terms, allowed me understanding the bank concepts utilized to find terms especially in Kinyarwanda language which is my main contribution. However, considering that English and French are two languages that share a lot in common, formal equivalence was the main technique used by this study to convey bank terms in both languages.

The findings have shown that many bank customers use Kinyarwanda (66.8%) in their daily business in listening, speaking, writing, and reading and confirmed that the use of other language like English presents a barrier to effective communication. Nearly 95.2% agree that using other languages rather than Kinyarwanda puts Kinyarwanda-speaking clients at risk. However, English was proved to be a prioritized language when it comes to Bank services that need form completion.

**Key words:** banking, glossary, terminology, translation

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

SL: Source Language

TL: Target Language

LSP: Language for Specific Purpose

NMT: Neural Machine Translation

TMs: Translation Memories

TDs: Terminology Databases

DLS: Dictionary of Language Sciences

BK : Bank of Kigali

BPR : Banque Populaire du Rwanda

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# **1. CHAPTER ONE: GENERAL INTRODUCTION**

## **1.1. Background to the study**

The translation of banking terminology has been the subject of a number of researchers. Among others, Tadolini & Bertaccini (2013) argue that with the current national and international changes in the banking sector, a strong collaboration between linguists and banking organisations is more necessary than ever.

Most academics in this field concentrated on converting financial terms from English or French (the Source Languages) into their native tongues, such as Indonesian, Vietnamese, Arabic, and Spanish. Their primary goal in translating financial terms was to bridge the communication gap that existed in their community with bank operators whose documents were written in English and contained specialist terms.

Hariyanto (2018) is one of the scholars who studied this topic. He conducted a study regarding banking terms translation from English into the Indonesian language. His purpose was to investigate how the banking domain terminology can be translated into Indonesian. His study analysed the source text (ST) and target text (TT) using questionnaire from the translators and interviewing the editors. The findings of his research showed that translators tried to understand the meaning of the term by contextualizing them and studying parallel text.

According to Sandrini (1999), phrases used in banking that have their roots in the national culture of the bank should be translated. The first issue arises if the translators are not familiar with the two legal systems since, in this situation, finding an equivalent requires not only knowing the term equivalent in another language but also being aware of the respective context of the two languages.

In this perspective, Yuksel (2020) explained that since financial terms are not universal, translators should choose the appropriate terminology based on the target language. Additionally, they must guarantee that the meaning is precise and unambiguous. Considering this assertion, it may be concluded that multilingual societies, such as Rwandan society, require translated documents for banking-related purposes.

Yuklssel (2020) further stated that specific terminology might differ based on geographical locations, requiring awareness of translators, in order to take the regional context into account and ensure accuracy in translation.

In the financial sector, examples include for instance “current” versus “checking” account- while the current is most commonly used in the British context, the latter is used in the United States. The same applies to “ATM” (automated teller machine), utilized as such, in the context of Rwanda however, "ATM" (automated teller machine) is first interpreted as a card rather than a device, and it is used to withdraw money from the bank, as opposed to the automated teller machine, which is used for both debit and deposit transactions.

The use of specialized terms, phrases and jargon that is specific to the banking sector and the lack of translation presents a challenge to customers and banks in Rwanda. While the vast majority of customers speak Kinyarwanda as their first language, with additional varying proficiency in second and possibly third languages, most banking documents are only available in English. The lack of documents available in the preferred language, of the main customer base presents a challenge for clients to transact and conduct banking efficiently.

To facilitate simple written communication and enhance bank transactions, this study intends to provide a trilingual glossary of bank terminology used in bank documents, for instance, contracts, various forms, and other documents, as well as in directing customers to various departments and in designating various financial services.

The theoretical framework was primarily based on Skopos theory, which requires translators to have an understanding of the aim, that is intended with the translation, to ensure that target text reflects meaning accurately.

The skopos theory provides for a need or purpose driven concept that underscores the need for translating fundamental concepts used in the financial system to overcome language barriers experienced by customers in Rwanda while using financial services. The target context is given greater attention than the source culture under the skopos hypothesis.

## 1.2. Statement of the problem

The Rwandan Constitution promotes a multilingualism where Kinyarwanda, English and French are considered as official languages. However, these languages are not spoken and understood at the same level by Rwandans compared to visitors and foreign residents in Rwanda.

The Constitution in Art. 8 promotes multilingualism and designated Kinyarwanda, English and French as official languages. While previously the official language was French stemming from colonialization until 2008 when Rwanda transitioned to English. The language of instruction in school is currently English, with French and Kinyarwanda being taught as mandatory subjects.

In addition, Rwanda has significantly promoted the banking policy to boost its economy. As a result, different bank institutions from various corners of the world come to invest and expand their banks in Rwanda.

Rémi Korman (2013), in his article, *La place du Kinyarwanda dans la recherche* (The place of Kinyarwanda in the research realm), emphasizes the critical use of Kinyarwanda in research and how conducting research in Kinyarwanda can enhance access to research and academic works, as Kinyarwanda is the universal or common language spoken by all Rwandans. Korman suggests training and the development of specialized vocabulary to overcome the lack of use of Kinyarwanda in research. The "local language" that some would now call "native language," is rarely taken seriously. According to Korman, this argument of the difficulty of the language has always seemed strange to him, "given the large number of French students working on the history of China and having to learn Mandarin". If there is a de facto lack of interest in Kinyarwanda by researchers, there is another slightly different problem of reducing Kinyarwanda to its so-called popular or folkloric dimension, a kind of linguistic folklorisation that moves Kinyarwanda away from the scientific realm, as a sufficient tool for the transmission of knowledge in different scientific domains.

In Rwanda banks prioritize English while placing less value on Kinyarwanda and French and ignore completely the Kiswahili language, this includes both documents and forms.

As such, the primary forms provided by banks, such as loans, contracts, bank statements, and receipts issued to clients after both debit and deposit transactions, are in English (the Source Language) while the aforesaid forms used by the most of banks in Rwanda are not translated into French, Kinyarwanda or in Kiswahili (the target languages) to facilitate communication. This has impact on the level of understanding of clients and renders banking less efficient for those not or not fully proficient in English, and those whose primary language of communication is either Kinyarwanda or French. This equally applies to regional banking customers, who may speak French as their mother tongue.

Due to above mentioned difficulties related to language limitations, terms and expressions that banks used to refer to services, staff, and in bank documents are not easily understood by everyone. Hence, my research contributes in solving communication barriers in the banking sector by producing a trilingual glossary of bank basic terms that are used in their daily activities, aiming at hitting the target audience's languages.

This research on a trilingual glossary of bank basic terms contributes to bridge the language gap created by ineffective communication between banks and clients.

It is in this perspective that this current research focuses on the translation of basic terms and words that banks use to describe services offered to their clients in the above mentioned three languages.

The banking system is originating from western countries where English or French are official languages. The software applications that banks use were also developed in western countries with toolkits written in those languages disregarding the local languages. As a translator trained to bridge people's linguistic and cultural differences, I decided to carry out this terminological research with the intention to come up with a trilingual glossary (English-French-and Kinyarwanda) of the main terms used in banks' documents, as these are the three languages mostly used in banks in Rwanda.

### **1.3. Objectives and research questions of the study**

#### **1.3.1. General Objective**

The main objective of this study is to develop a trilingual glossary of English, French and Kinyarwanda bank terms used in banking resulting from the bank customers' perceptions on the prioritized language as an instrument of communication and the languages use in bank's documents.

#### **1.3.2. Specific objectives**

The specific objectives of the study are:

- To find out which language that banks give more emphasis and consider it as instrument of communication in bank's documents, how languages are used in banks in Rwanda, especially in the documents used by customers.
- Identify what is the bank customers' perception on the use of languages vis a vis effective service delivery?
- To compile a trilingual glossary of basic banks terms (English, French, Kinyarwanda) to bridge the communication gap in bank documents.

### **1.4. Research questions**

The current research on "A Trilingual Glossary of Bank Basic Terms" responded to the following questions:

- Which language does the banking system frequently use?
- What is the bank customers' perception on the use of languages in banks' documents and communication in Rwanda?

- What are the terms used to refer to bank's departments/services, staff and tools that banks use in service delivery and their counterparts in French and Kinyarwanda?

### **1.5. Significance of the study**

The finance and banking are important in the global economy. It is in this line that banks in Rwanda are found nationwide. Additionally, banks contribute to the country's economy and development. Therefore, a study in this domain is paramount to meet the concern of people who benefit from bank services and to address the concerns arising from language barriers.

For a long time, linguistics did not pay much attention to the study of the language of financial concepts, but as globalization advances quickly, its importance grows with time. This sort of formal language is employed frequently, but often, individuals don't even understand the meaning of these terms that are used frequently.

It is of great practical significance to work on the creation of a trilingual glossary of bank basic terms since it provides depth analysis of terminology features and translation strategies of basic terms used in banks from the perspective of the skopos theory.

Skopos Theory and other translation strategies like equivalence, borrowing, among others were applied to translate those terms from English into French and Kinyarwanda to enable effective communication, strengthening the interest of the study.

Given the existing communication gap that exists between the banks' documents and its customers, the glossary contributes to enhancing banking terminology available to clients and banks in Rwanda. This also contributes to enhancement of communication, understanding and efficiency of banking addressing a societal challenge in multilingual societies such as Rwanda.

The glossary of banks' basic terms bridges the aforesaid gap and leads to the development of financial institutions because:

- It provides necessary help to all Rwandans and foreigners who seek services offered by banks. Since terms are translated into three languages that are mostly used in the banking

Sector in Rwanda, this glossary helps clients to easily access services in banks as well as increase trust between banks and their clients, which consequently speeds up the development of both sides, banks, and clients.

- Banks may equally benefit from this research since it provides them with appropriate terminologies in three languages to ease service delivery and fill the existing gaps in communication through documents and forms between their clients and staff.
- Thirdly, not only financial service providers and clients may benefit from this glossary but also translators and interpreters. They may depend on it since this type of glossary serves them in the same way the dictionary does: as a tool that enables them to easily achieve their daily routine work.

## **1.6. Organization of the study**

There are five chapters in this work. The general introduction is covered in the first chapter. The second chapter concentrates on a review of the literature, with a particular focus on translation theory backing the study. The third chapter focuses on the methodology for gathering the terms and pointing out the translation strategies that are utilized to create and analyse the corpus for this study. The findings are presented in the fourth chapter along with an analysis and discussion. Finally, the conclusion and recommendations are covered in the fifth which is the last chapter of this research.

## **2. CHAPTER TWO: LITERATURE REVIEW**

### **2.1. Introduction**

This chapter summarizes the important literature that is relevant to my research topic. It gives me a broad picture of current knowledge. This helps me to find theories, approaches and research gaps that are relevant to my topic.

The present study is supported by the Skopos theoretical framework, which serves as the backbone of the study. It also defines key terms such as language, translation, glossary, banking and terminology, and highlights important translation strategies used to obtain the corpus for this type of thesis.

#### **2.2.1. Skopos Theory**

The Skopos theory forms the basis of this work. According to Du (2012), the translation theory known as "skopos" was developed in Germany during the 1970s and is predicated on the idea of functional equivalency. This means that the translator must determine the intended goal of the target text and ensure the translation serves that aim.

Reiss, K., Nord, C., & Vermeer, H. J. (2014) as a general theory of translation and interpretation, or 'translational action', Vermeer's first section of the book explains the theoretical underpinnings and foundations of skopos theory. In the second section, Katharina Reiß attempts to incorporate her text-typological approach, first presented in 1971, as a 'specific theory' focusing on those cases where skopos requires functional equivalence between source and target texts. The latter argues that every text, or translation for that matter, has a purpose and that the translation process should be guided by that purpose.

Suo, X. (2015) state that skopos is the guiding principle that governs all translating processes. Therefore, the translation technique used must be in line with the goal that the translator or initiator wishes to achieve. The purpose of the translation should be taken into account when choosing a translation technique.

The emphasis on determining the target text's intended purpose and making sure that the translation fulfills that function is the variable taken from the skopos theory and used in my study. The research looks at how fundamental bank terms may be translated to bridge the communication gaps that exist between banks' documents and their clients. According to the Skopos Theory, the translator's role and the skopos of translating bank core concepts into three languages are the foundation of this study. It is in this regard that in the present thesis on a trilingual glossary of bank basic terms, the emphasis was put to the needs of the target language and audience. In that perspective, Snell-Hornby, (1988, p.82), describes translation as an “intercultural phenomenon” that encompasses a process of ensuring a both a source and target oriented approach.

De Leon (2008) equally argues that translation requires purpose or in other words skopos. Researchers have developed principles that describe the Skopos theory based on their studies. According to Gong, Y. (2020), there are three different and imperative rules of skopos, including the rule of skopos, the rule of coherence and the rule of fidelity.

In the same line, Gong, Y. (2020) goes on to emphasize that the Skopos rule states that since the aim of translation is to convey the author's meaning accurately to the intended audience. Therefore, it should strive to achieve that aim.

It is therefore a fundamental principle in translation that requires translators to have a clear understanding of the objective in order to determine the methodological and strategic approach to be adopted. Similarly, the Skopos theory provides a good guide to finding out what kind of purpose the translator is intending to achieve. This means that the Skopos rule illustrates that translating always has a purpose.

### **2.2.2. Coherence Rule**

According to Reiss and Vermeer (1984) describe intertextual coherence as the aim for a translation to be coherent in the receiving context. This means that any translation product should have coherent ideas which are interconnected and be true to the target text so that it can be understandable. In this respect, as Munday (2016) notes further that any translation requires to be understood and acceptable for the intended receiver, irrespective of their demographics, understanding and cultural context. This implies that it is the target audience that determines a translations meaningfulness, in the sense of what is coherent to in their context.

### **2.2.3. Fidelity Rule**

Normally, a translator should respect the source text writers and target audience; and while translating, he/she should take into account any modifications required to serve the target audience requirement. However, despite any adjustments made, the target text must align with the source text in all its aspects though consistency between source-and target text, which inter alia are determined by the purpose of translation as well as the translator.

According to Gong, Y. (2020) the target text must show intertextual coherence with the source text in order to meet the criterion of faithfulness. This means that the intent should be to achieve a connection between target and source text, through intertextual coherence. Yumin adds, that faithfulness should not be imitation, but should instead enable translators a certain degree of flexibility in order to gain the target faithfulness. In the same line with skopos theory, it goes without saying that another supplement backbone to my study is the communication theory of translation.

## **2.2. Communication Theory**

Newmark, (1988, p. 39), notes, that the skopos theory aims at communicative translation, outlining that the aim is to provide readers with an experience as closely as possible to the original work. Newmark (1988) further explains that communicative translation, is taking into

account the cultural setting, target text and target received of a translation, to ensure to meet the needs of the target audience and their understanding are met.

In other words, the communication theory of translation holds that a translation should appear as natural in the target language as possible and requires to be written in such a cited way, that the reader will not question it. As a result, it's intent is that a translation is perceived as an original work in the target language, rather than as a translation.

### **2.3. Translation procedures**

According to Vinay and Darbelnet (1995), seven different approaches for translation exist, with a further categorization into direct translation, which includes borrowing, calque, and literal translation, and oblique translation which includes transposition, modulation, equivalence, and adaptation. From this outlook, the aforesaid translation techniques should be applied to find equivalent terms used in most banks' documents. These include:

#### **2.4.1. Direct translation**

Direct translation involves a translator using institutional, technical, cultural or proper names directly from the original and quoting them in the translation. According to Vinay and Darbelnet (1995), direct translation entails three procedures that can be explained in detail as follows:

#### **2.4.2. Borrowing**

The simplest and mostly used procedure is borrowing, where a word is maintained in the TL, based on the SL. This is used mainly when either no technical term exists in the TL or where the word is maintained as foreign term for stylistic purpose in the TT.

### **2.4.3. Calque**

A calque is a type of borrowing in which one language takes an expression from another and then literally translates each of its constituents. Vinay and Darbelnet (1995) mentioned two types of calques: lexical calques and structural calques. Lexical calque maintains the original structure of the syntax while "introducing a new mode of expression". Structural calques on the other hand introduce new construction into the TL.

### **2.4.4. Literal translation**

Literal translation constitutes word-for-word translation, without any lexical word or structure alterations. To put it another way, when using this method, the translator neglects the context of the source language words and phrases while adhering to the target language's syntactic structure.

### **2.4.5. Transposition**

Vinay and Darbelnet (1995) describe transposition as the process of changing grammatical categories while maintaining the original meaning. This may include changing of grammatical categories such as from nouns to verbs and sometimes is employed by translators without actively thinking about it.

### **2.4.6. Modulation**

Vinay and Darbelnet (1995, p.36) define Modulation as " a variation of the form of the message, obtained by a change in the point of view". Modulation ensures that natural flow is achieved in the target text, while at the same time meaning and accuracy of source text are maintained.

### **2.4.7. Equivalence**

Vinay and Darbelnet (1995) stressed the idea that sometimes translators describe the same situation, while using entirely different "stylistic and structural methods" In this procedure, the translator describes the same situation using another structural or stylistic meaning. Vinay and Darbelnet (1995) viewed equivalence oriented translation as where a situation is replicated in line with the original, but where entirely different wording is used.

#### **2.4.8. Adaptation**

According to Vinay & Darbelnet (1995) adaptation is utilized, in circumstances where a given situation outlined in the source text is not known or understood in the cultural context or setting of the target audience.

#### **2.4. Neologism related to basic banks 'terms**

The present study refers to neologism processes to generate new words of the corpus due to the social and cultural mismatch of the SL to the social and cultural context into the TL. A neologism, according to Stenertorp P. (2010), is a lexeme that is not defined in dictionaries.” Khan (2013) argues that Neologism, or the creation of new words, is a valuable instrument for examining linguistic diversity and evolution.

Asif, M., Zhiyong, D., Iram, A., & Nisar, M. (2021) asserted that neologisms contribute to the formation of new words and the shape of existing ones.

To conclude I base on Zhang, L. (2016, May) who notes, that the skopos rule remains the most crucial rule for translation, as by employing it the translation is determined by its own skopos and the aim to achieve a translation justified by its means. , More concretely the Skopos rule implies that translation should be carried out in a manner that ensures the text maintains its function in which it is used, in line with the target audience who aims to use it and all that in a way that functions as needed.

#### **2.5. Empirical literatures about the translation of banking terminology**

Banks require is a language for specific purpose (LSP) text; and Simonnaes, (2016) argues that an LSP-text it characterized by terminology specific for its field. In the same line, (Rocco and Laura, 2018) states that the translation of legal text plays a very critical role in the globalized world, whether in political, social, or business field. This means one single holding bank with

legal residence in one nation may now conduct business through its subsidiaries all over the world, which is an illustration of how the banking industry has become more globalized. Additionally, it offers its services all around the world, and one of them is a set of terms and conditions for the services that the bank provides to its clients. Therefore, translating associated documents into multiple languages or multi-lingual forms is necessary.

In another study, Samuel Läubli S., et al (2019) present and analyze the results of a productivity test of domain-adapted neural machine translation (NMT) with the internal translation team of Migros Bank, a medium-sized financial institution based in Zurich, Switzerland. Focusing on two seldom-used language pairs - German (DE) to French (FR) and Italian (IT) - and texts from a specialized industry, banking and finance, they evaluate the use of NMT under normal working conditions.

Despite limited in-domain data for system adaptation, this study demonstrated that professional translators can work faster when using NMT in combination with terminology databases (TBs) and translation memories (TMs): 5.974% in DE-FR and 9.26% in DE-IT, with no loss (or marginal improvement) in quality.

Similarly, Läubli, S., et al. (2019), all used specially designed web interfaces that displayed a single source sentence at a time, along with a target text box that was either blank or filled with machine translation (MT), to compare post-editing with translation from scratch. The researchers found that NMT post-editing produced equivalent or marginally better quality while saving significant amounts of time, especially when applied to language pairs that have not been extensively studied in research contexts and with limited amounts of in-domain data for system adaptation.

Banking terminology constitutes specialized language, thereby making it distinct from any other or general translation. Specialized translation is focused on enhancing the communication among experts of any given sector. This equally includes and achieves knowledge sharing across linguistic barriers that may exist. Therefore, the achievement of a translation, is constituted by bridging communication between two different languages.

It is of great importance that a study on a trilingual glossary of banks basic terms was carried out in the line with the above shown researches where a combination of skills, applying different translation techniques and other translation tools were paramount for this corpus.

## **2.6. Place of Kinyarwanda Language in Banks in Rwanda**

Translation is significantly impacted by the continuously growing globalization. It has also inevitably become a buzzword related to banking system, and it is a requirement to facilitate services for overseas markets. The rise in banking operations goes hand in hand with an increase in intercultural miscommunication, which necessitates the translation of fundamental terms used in banks in order to close the gaps between the distinct cultures and languages. According to Ntakirutimana (2011, p.56), people may advance in life if they have a solid sense of who they are. This is because they feel confident and able to relate their ideas and values with others. Here, based on this idea, the author provides instances of developed nations. China, Taiwan, India, and Japan are those nations. The principles of these cultures, especially their mother tongues, which were revered as the foundations of selflessness, patriotism, and a love of labor, served as the primary foundation for their growth.

In the line with above point of view, the Constitution of the Republic of Rwanda of 2003 revised in 2023 in its Article 8 related to the National language and official languages prescribes that Kinyarwanda is the national language, whereas the official languages are defined as Kinyarwanda, English and French, whereas despite not being an official language Kiswahili is also widely spoken. Talking about the importance of mother tongue, Khan, M. T. (2016) said that as the term 'mother tongue' suggests, language and identity are linked. However, most of the documents in different banks in Rwanda are written in English including among others, loan contracts, different forms, etc.

Drawing on the 5<sup>th</sup> population and housing census in Rwanda, it was indicated that literacy in Kinyarwanda occupy the highest level (54%) among Rwandan aged 15 and above (Ntagengerwa, 2022). However, there are large provincial disparities in literacy. The rate of language illiteracy in the city of Kigali is the lowest, at 6.5 per cent; this is more than three times lower than the average in the other provinces, which ranges from 22.4 per cent to 24.9 per cent. This highlights the need to engage the literate citizens of Kigali City and the nation at large by providing banking documentation in all four languages to effectively address customer needs.

Rosendale (2009) reiterated the same standpoint, pointing out that essentially all Rwandans speak Kinyarwanda, making it a unique language situation, compared to the vast majority of other African countries.

Nsubuga (1999, p.20) argued for the importance of prioritizing the learning of national languages over foreign languages irrespective of other factors. It is in this perspective that Marcelline, U.& Cyprien, N. (2022) sought to investigate the position that Kinyarwanda holds among the languages used in Rwandan banks. The results indicated that the vast majority of documents available in Equity Bank were provided in English, whereas French and Swahili appeared to be out of use. In contrast to the available documents, customer perceptions vastly differed without on 13,9% being content with services provided in English another 63.4% in the study were found to be dissatisfied with the fact that most documents and forms were in English.

According to Niyomugabo's research (2021), Kinyarwanda is the official language of the country and may be utilized in all public and private settings, including administration, politics, education, the media, commerce, and society at large. Thus, this is shared with English, and French speakers. However, this sense of belonging to a single Rwandan family is exclusive only to Kinyarwanda. For this reason, Kinyarwanda should be utilized in all fields of employment, including financial institutions like BK, BPR and Equity Banks and-others.

Smooth communication between institutions is imperative for building, implementation and growth of effective markets and business trading. *Fidrmuc & Fidrmuc (2016, p.32) note, "Speaking the same language facilitates communication and makes transactions easier."*

Therefore, a study of a three languages glossary of banks basic terms, which considers the valuable role of Kinyarwanda in all banks ‘documents and forms, comes as an appropriate solution, since it closes the aforesaid gap that lies in communication through banks’ documents and its clients.

## **2.7. The rise of English’s widespread usage in the financial system**

Benmokhtari (2021, .2) states, “*exactly after the Treaty of Versailles, “English started being used in diplomacy and gradually in economic relations and the media”*”

According to Altbach (2007), the massive export of American output to the global market in a variety of fields—such as science, business, and the arts—helped greatly in the adoption of English as the official language of science and business. Rwanda was not an exception, since English is utilized in banking and business alike.

Due to colonialism, many bank operators in Rwanda believe that since the majority of bank founders and businesspeople usually come from English-speaking nations, they presume to have English-speaking clients. Consequently, the majority of software used by banks is created in English.

## **2.8. Definition of key concepts related to this study**

### **2.8.1. Glossary**

According to Study.com website, the term "glossary" comes from the Greek root "glossa," meaning "tongue" or "language." A **glossary** is an alphabetical list of technical terms and definitions customized to a specific subject. A medical textbook, then, may contain a glossary defining the medical jargon foreign to normal speech.

### **2.8.2. Banking**

Buansari, et al. (2020) banking is (1) the business of holding money for the purposes of exchange, lending, credit, savings and current accounts, among others. Finance: The handling of funds, credit, banking and investments; the right of set-off; (banking) the legal authority of the bank to take deposits to repay a loan that has fallen into arrears.

(2) Banking involves dealing with a bank, making deposits or withdrawals, applying for loans and other financial transactions. The provision of funds and capital is the commercial activity known as finance. Online or telephone banking that uses electronic communication for transactions is known as "home banking".or (3) an entity, usually a corporation, chartered by a state or federal government to perform most or all of the following functions: discount notes, make loans, and invest in securities; collect cheque, drafts, and bills of exchange; authenticate bankers' acceptances; and issue drafts and cashier's checks.

### **2.8.3. Terminology**

Buansari, et al. (2020), argues that terminology is 'a word, expression used in relation to a particular subject, often to describe something official or technical.' In terminology (Merriam-Webster's Collegiate Dictionary," 2004), a term is 'a word, word pair, word group, that is used in specific context for a specific meaning.

Merriam-Webster's Collegiate Dictionary, (2004) defines terminology; as (i) The vocabulary of technical terms used in a particular field, subject, science, or. It means that terminology is specialized words and expressions relating to a particular subject.

#### **2.8.4. Terminology and lexical neology**

Sager (1990, p.57) defines a "term" as a linguistic representation of a notion that develops via the stages of the naming process. Terminology is inter-alia bound to the process of neology.

Neology, as defined by The Dictionary of language sciences (DSL 2005, p. 343), is "the sum of the internal and external processes of enriching the vocabulary with new words and meanings."

When it comes to neology, there are two distinct distinguishing actions: first, the activity of coming up with an original neologism, and second, the activity of terminology choice or the replacement of an original word. The first action was dubbed main neology by Sager (1993), while the second was dubbed secondary or translation neology.

A translation or secondary neology is regarded to the situation where the term and the concept already exist in one language and are equalized in another language under the form of a term which didn't exist until then in the target language. A primary neology concerns the situation in which a new term is created once with the apparition of a new concept.

#### **2.8.5. Translation**

*Forrai (2018)* explains translation is the transfer of a source text into the target text including taking into account any differences between languages or cultural context. It means that translation is the process of translating which requires linguistic and cultural features. In the same line, Catford (1965, p. 20) notes, translation as "replacement of textual material in one language (SL) by equivalent textual material in another language (TL)".

### **3. CHAPTER THREE: RESEARCH METHODOLOGY**

#### **3.1. Introduction**

This methodology chapter describes the particular methodological choices I made and the conceptual underpinnings of my research. The methodology chapter aims to explain to the reader the precise design of my study and the rationale behind it.

In this regard, the present research assesses the use of languages in banking documents, preferred languages of clients and to generate the trilingual glossary of English, French and Kinyarwanda terms used in banking. Goddard and Melville (2001, p.1), said: *“the purpose of research is not reduced to the collection and compilation of information, but rather extends its aim to analyze phenomena and contributes to enhance knowledge”* in this case on perceptions of preferred languages in banking as well as availability of terms.

According to Somekh and Lewin (2005), a research methodology entails not only principles and theories to base on and support a given research, but also methods and data collection to apply the aforementioned principles and theories. In this regard, the research methodology section outlines my plan for collecting research data, as well as my approach to analyzing it.

This study is of a qualitative nature only. It is based on observations, interviews and questionnaires in order to find out the customer's perception. The study looked at how the varied viewpoints of research participants on language use in BK, BPR, and Equity Rwanda banks relate to one another to enable the researcher to discover the challenges and disadvantages of the absence of translation of banking documents. Additionally, to compile a glossary of the essential terms from the languages that were given priority in order to identify their translations into Kinyarwanda and French, respectively, for the same financial realities.

Bouchrika (2024) note, *“the qualitative research framework is geared toward creating a complete and detailed description of your observation as a researcher.”*

I was inquired into the various perspectives of the research participants in order to find out the limitations of monolingual usage in most financial instruments that bank clients in Rwanda experience as well as the solutions that are being considered to solve these difficulties through a

trilingual corpus of basic bank terminology in English, French, and Kinyarwanda. Therefore, I chose to conduct my research on three banks: Bank of Kigali (BK), Banque Populaire du Rwanda (BPR), and Equity Bank Rwanda, as case study, due to their accessibility by many clients, as well as their vital role to the industry of banking in Rwanda.

### **3.2. Population, sample size and sampling techniques**

In the current study, non-probability sampling methods, also known as judgment or non-random sampling, were utilized to gather terms, words and expressions that bank Managers and staff of the selected banks use to name different bank services or some financial realities. To get this kind data six bank branch managers were interviewed during this research. This approach enabled the researcher to get more terms to compile the corpus of this study.

In addition to that, the non-random sampling technique was also used based on the researcher's subjective judgment. The researcher intended to target a bank Manager who is experienced enough in the domain. The later, explained the context of financial concepts from the source language, which enabled the researcher to come up with appropriate equivalent terms, which explains the same financial realities, in the target language.

Apart from non-probability sampling technique also the random sampling known as representative sampling or probability sampling was used to examine the various viewpoints of customer's on language use in bank documents.

The sample size included 42 respondents, including 30 Kinyarwanda speakers and 12 French speakers who are customers of Equity Bank, Banque Populaire du Rwanda (BPR) and Bank of Kigali (BK). The primary data was collected using questionnaires.

### **3.3. DATA COLLECTION TECHNIQUES**

#### **3.2.1. Observation**

According to Kabir (2016), observation normally assists the researcher in learning about the surrounding environment; nevertheless, it goes beyond simple listening and looking as a means of gathering data. In this light, I conducted field tours at BK, BPR, and Equity Bank locations, reading on their signs and boards the terminology used to direct clients to a certain office for a given service and noting down those specialized terms. Using this approach, the researcher was able to acquire a good number of terms for the current study's corpus.

#### **3.2.2. Questionnaire**

A questionnaire was another technique used to gather terms that are used to refer to instruments or documents utilized in banks. The questionnaire, according to Kabir, (2016), can be made to measure different factors like facts, preferences, and behaviors. Even though creating and distributing a questionnaire is not difficult, there should be certain steps included in these procedures. In the same perspective, Pandey & Pandey, (2023, p.56) noted that questionnaires provide for the easy collection of data from a variety of sources, particularly where interviews are not an option.

The questionnaire was aimed to elicit information from respondents on the use of languages in different banks as instruments of written communication to offer services to customers, as well as its effects on both sides, financial institutions and customers.

#### **3.2.3. Interview**

Frechtling et. al, (2002) outline the use of interviews for situations where researchers are faced with complex situations, that require shedding light or obtaining detailed information. To relate the financial realities to a French and Kinyarwanda context, the interview technique focused on experienced bank managers who used to interact and provide services with customers, or customer officer and loan officers, in selected branches of BK, BPR, and Equity banks.

Interviews were also conducted with specialists in the Kinyarwanda language to ensure the choice of appropriate terminology in the language, which is my primary contribution to this

study. In addition, editors fluent in French language supported the review of French terminology. The survey's findings also enabled the researcher not only in the selection of right term in the target language, but also they served as the foundation for a trilingual glossary (English, French, and Kinyarwanda) that might be developed as a viable solution. It should be noted that, during interview, several respondents were able to name various bank instruments in English, which greatly added to the corpus of my study. It also helped in getting the right equivalents and definitions of collected terms. The interview also enabled the researcher to work with different subject experts, users, and colleagues to share their expertise with me in order to find the appropriate translation counterparts, ensuring that the proposed specialized terminology, particularly in Kinyarwanda, are acceptable.

#### **3.2.4. Documentation**

Due to the lack of this sort of glossary in Rwanda's banking industry, the researcher must create one. In this respect, many information sources were used: library documentation, downloading and reading relevant papers related to the topic published by different scholars in order to obtain enough bank fundamental terms to subsequently create a solid corpus of the research. Finally, on line dictionaries and translation tools especially Linguee English-French dictionary were used in order to find effective equivalents in French.

#### **3.2.5. Translation techniques**

Equivalence, borrowing, paraphrasing and coining translation techniques were used and contributed greatly to finding the corpus for this study. They met the researcher's skopos, since it was mainly to find functional equivalent terms in TL, especially in the Kinyarwanda language, to bridge the communication gaps between banks' documents and local customers. The

Kinyarwanda translation is the main contribution of the researcher in this glossary, as French terms are already more widely available.

### **3.4. Data analysis and methods**

The data analysis included both qualitative and quantitative methods. This required analysis of the responses provided in the administered questionnaires as well as qualitative data analysis through interviews. Further, professional editors helped me to improve Kinyarwanda writing and ensure equivalence to source texts.

Finally, the glossary is arranged to mirror the bank's organizational structure. This include, terms related to customer service, terms related to payment, terms related to loan, terms related to bank operations, as well as terms related to money transfer.

### **3.5. Limitations**

Among the challenges the research faced in collecting data were the rigidity of some banking operators, such as Equity Bank Rwanda, which refused to provide data to the researcher, while BK and BPR advised the researcher to consult their websites only, as their data is primarily classified as top secret.

## 4. CHAPTER FOUR DATA PRESENTATION, ANALYSIS, AND DISCUSSION

### 4.1. Introduction

This chapter is concerned with the data presentation of the findings of the research, which aimed to assess the use of language in banking documents and to analyze customers' perceptions of the prominence of the English language in banking documents. It also aimed to provide solutions to bridge the communication gap between banks and customers by producing a trilingual glossary of basic terms (English-French-Kinyarwanda). Data used in this study were examined qualitatively. The research questions and goals served as a guide for the arrangement of the data. Theoretical and conceptual frameworks covered in Chapter Two provided context for discussions of study outcomes. This chapter is divided into two sections: the first deals with the language that banks prioritise in their daily operations, the preferred language used by customers and education levels, and the second presents a trilingual glossary of basic terms used in banks (English, French, and Kinyarwanda).

### 4.2. Data Presentation and Findings

Two main distinct goals were the focus of this study. The first goal was to find out why English is frequently the sole language given priority in banking transactions.

Table 1. Language used in the bank's documents to deliver different services

Language	Document Count	%
English	30	71.4
Kinyarwanda	11	26.2
French	1	2.4
Total (n=42)	42	100

According to the information provided by the customers themselves, 71.4 % of the respondents confirmed that English is the language most frequently used within bank documents and forms, since Kinyarwanda language is used at 26.2%, whereas French 2.4% and Swahili 0% are not frequently used.

Table 2: The language of the form/document used by the Equity Bank, Bank of Kigali and Banquet Popularize du Rwanda customers' documents.

<b>Bank forms</b>	<b>Equity bank</b>	<b>Bank of Kigali</b>	<b>Banquet Popularize du Rwanda</b>
Form for opening an individual account	English, Kinyarwanda	English	English, Kinyarwanda
Joint Account form	English, Kinyarwanda	English	English, Kinyarwanda
Ultimate Beneficial Owner Identification Form	English	English	English, Kinyarwanda, French
Change of Signature	English	English	English, Kinyarwanda
Visa USD Debit Card Application Form	English	English	English, Kinyarwanda, French
ATM Card Application form	English	English	English, Kinyarwanda
Account reactivation form, update client's profiles, and link client's phone number to his account	English	English	English, Kinyarwanda
Standing Order Request Form	English	English	English, Kinyarwanda
Application form for Funds Transfer	English	English	English, Kinyarwanda
Request for a Cheque Book	English	English	English, Kinyarwanda
Account Statement Request	English	English	English, Kinyarwanda
Loan application form	English	English	English, Kinyarwanda
Loan authorization form	English	English	English, Kinyarwanda
The form requires editing information in CRB	English	English	English, Kinyarwanda
Loan forms (mortgage loan, salary,etc)	English	English	English, Kinyarwanda

The study also showed that 100 % of all forms/documents used in Bank of Kigali (BK) are written in English only, and 0.3% of all forms/documents used in Equity Bank are in Kinyarwanda whereas 99.7% of others forms/documents are written in English. This is not the case for Banquet Popularize du Rwanda (BPR), where 13 % of forms are written in French, while 87 % of forms and documents are written in Kinyarwanda and English. These results show language-related disparities among different bank services provided to their customers.

Table 3: Education level of customers and languages spoken

	<b>Kinyarwanda N (%)</b>	<b>English N (%)</b>	<b>French N (%)</b>	<b>Total N (%)</b>
Primary	13(46)	0 (0)	0 (0)	13
Secondary	12 (42)	0 (0)	4(36)	16
More than Secondary	3(10 %)	3 (10)	7(63,6)	13
<b>Total</b>	<b>N= 28</b>	<b>N=3</b>	<b>N=11</b>	<b>N=42</b>

According to the responses provided in the questionnaire, primary school graduates fall into the category of those who solely use Kinyarwanda in all bank transactions. The English-speaking population is far smaller than the Kinyarwanda-speaking population.

Table 4: Customers' perceptions on the prioritized language vis a vis service delivery

Negative effect	Strongly agree n (%)	Agree n (%)	Disagree n (%)
The lack of use of the Kinyarwanda language in banking documents affects clients who only speak the Kinyarwanda language.	20 (47.6)	20 (47.6)	2(4.8)
Completing bank forms and documents in a foreign language is too difficult for non-native speakers.	23 (54.8)	17 (40.5)	2 (4.8)
Customers do not fully understand the benefits or losses they may face.	18 (42.9)	21 (50)	3 (7.1)

Considering customers' perceptions on the use of other languages rather than native language the Kinyarwanda, English presents a barrier to several issues. Among the respondents 95.2% either agreed or agreed strongly, that using other languages rather than Kinyarwanda puts Kinyarwanda-speaking clients at risk. The same findings on customers' perceptions, they concur that it is exceedingly challenging for Kinyarwanda speakers to fill out bank forms in other languages. Furthermore, 92.9% agree that not using Kinyarwanda while completing banks 'documents or forms caused people to lose sight of the consequences associated with not knowing English or other foreign languages. As provided by the table below, customers requested for forms to be available in multiple languages:

Table 5: Customers wishes regarding the preferred languages in the banks

<b>Customers wishes to the use of languages in the banks</b>	<b>Count</b>	<b>%</b>
Translate banks official documents in Kinyarwanda-French and English	29	69.0
Ask the client the preferred language and provide support	8	19.0
Use only Kinyarwanda	5	11.9
<b>Total</b>	<b>42</b>	<b>100</b>

Based on client feedback, the majority of them (88%) want the bank's documentation translated into three languages: English, French, and Kinyarwanda. This would ensure that every customer is satisfied with the services offered by the banks.

### **4.3. Discussions**

Results indicated language-related disparities among different bank services provided to their customers, English is found the most used language in bank documents, followed by Kinyarwanda and then French. Echoing the findings on customer perceptions, Kinyarwanda speakers find it extremely difficult to fill in bank forms in other languages.

In the above line, Grin (2002) highlights that Economics can make useful contribution to the analysis of language policy, not so much because it specifically brings linguistics and economic variables in relation with each other, but because it helps to look at different choices about language in terms of advantages and drawbacks.

In line with the above customers' perceptions, Grin (2002) said that a number of studies have demonstrated that multilingual consumers would rather get service in their mother tongue, even

if it meant that the foreign language employed by the supplier was the most frequently spoken. Therefore, bank's documents should be translated into Kinyarwanda language, the mother tongue of most clients of banks operating in Rwanda in general, and BK, BPR and Equity Bank Rwanda in particular.

In today's era of globalization, where the ultimate goal is to operate in a competitive environment in order to achieve global dominance, the translation process is vital in attracting the attention of local and regional markets. As a result, banks and other financial organizations must adapt to the changing times and find the solution in translation.

Grin (2002) argues that the examination of language politics in a nation can benefit from taking an economic viewpoint. This is because language changes can have an impact on how the economy develops. However, an assessment of the languages chosen can be made based on their significance or the difficulties they present in usage.

However, this study points out that nearly 95.2% of bank's customers agree that using other languages, rather than Kinyarwanda, puts Kinyarwanda-speaking clients at risk, as they might not fully understand the benefits or losses they may face, while seeking different financial services.

#### **4.4. Glossary**

I was able to compile a list of 250 terms in English SL. It should be noted that I obtained 80 terms during my visits to banks, where I was able to write the terms used on their communication boards, posters and various forms available in the bank. In addition, through questionnaires designed for bank personnel, they were only able to provide me with 32 terms. The remaining 138 terms I was able to obtain them through open source documentation, by reading publications on the subject by various scholars.

The glossary is organized in such a way that entries are presented by terms related to service order, but without definitions in English SL and their equivalents are given in French and Kinyarwanda as target languages TL.

#	ENGLISH	FRENCH	KINYARWANDA
	<b>Terms related to customer service</b>		
1	Account	Compte	Konti
2	Account balance	Solde de compte	Amafaranga asigaye kuri konti
3	Account certification	Certification des comptes	Icyemezo cy'uko amakuru ari kuri konti atunganye
4	Account holder	Titulaire de compte	Nyiri konti
5	Account management	Gestion de compte	Gucunga konti
6	Account reactivation	Réactivation du compte	Gukangura konti
7	Account opening	Ouverture de compte	Gufungura konti
8	Account closure	Fermeture de compte	gufunga konti
9	Account charges	Frais de terme de compte	Amafaranga yo gucunga konti
10	savings account	Compte d'épargne	Konti yo kuzigama
11	Activity based costing	Calcul des coûts par activité	Ikiguzi cya serivisi
12	Active client	Client actif	Umukiriya ukoresha konti ye
13	Advances to	Avance on salary	Inguzanyo ku bakozi

	employees		
14	Application for withdrawal	Demande de retrait	Gusaba kubikuza
15	Change of Signature	Changement de signature	Urupapuro rusaba guhindura umukono/isinya
16	current account	Compte courant	Konti isanzwe
17	Bank agent	Agent bancaire	Intumwa ya banki/ukorana na banki
18	Account statement	Relevé de compte	Inyandiko igaragaza ibyakorewe kuri konti
19	Branch or branch office.	Agence	Ishami (rya banki)
20	Cash in bank	Disponibilités bancaires, avoirs en banque	Amafaranga ufite muri banki
21	Cashier	Caissier	Kesiye
22	check	Chèque	sheki
23	Check book	Chequier	Agatabo ka sheki
24	receipt	Reçu	Resi
25	Client	Client	Umukiriya
26	Client feedback	Avis des clients, feedback de la clientèle	Ibitekerezo by'abakiriya
27	Currency	Monnaie	ifaranga
28	Customer care	service clientele	Serivisi yita ku bakiriya
29	Deposit rate	Taux d'intérêt sur les dépôts	Ikiguzi cyo kubitsa amadovize muri Banki
30	Depositor	Déposant	Ubitsa
31	PIN	Mot de passe	Umubare w'ibanga

32	Customer/depositor-initiated transaction	Transaction initiée par un client/déposant	Igikorwa cya nyiri konti
33	Dormant account	Compte inactive	Konti isinzitiye bitewe n'igihe kirekire imaze idakoreshwa
34	Closed account	Compte fermé	Konti yahagaritswe
35	Hybrid account	Compte hybride	kontimberabyombi
36	e-money account	compte en monnaie électronique	konti koranabuhanga
37	Fixed account	Compte fixe	Konti ihamye ibikuzwaho mu gihe cyemeranyijweho
38	key facts statement	déclaration des informations Clées	inyandiko imenyekanisha amakuru y'ingenzi
39	Individual account	compte individuel/personnel	Konti y'umuntu ku giti cye
40	Joint Account form	Formulaire de compte joint	Urupapuro rwa konti ihuriweho
41	Request for bank Statement	Demande d'historique de compte	Gusaba amakuru ya konti
42	unclaimed funds	fonds non réclamés	Amafaranga adakurikiranwa
<b>Terms related to Payment</b>			
43	Amount in figures	Montant en nombre	Umubare w'amafaranga mu mibare

44	Amount in words	Montant en letter	Umubare w'amafaranga mu magambo
45	Back-to-back loan	Prêt adossé	Gutizanya amadovise hagati y'amabanki
46	Bank Balance sheet	Bilan bancaire	Ishusho y'umutungo wa Banki
47	Bank book	Journal de banque, livre de banque	Ibitabo bya Banki
48	Bank over draft/cash plus	Decouvert bancaire	Inguzanyo y'ingoboka
49	Bank reconciliation	Rapprochement bancaire, réconciliation bancaire	Guhuza ibikorwa bya banki no kubinoza
50	Banking license	Agrément bancaire	Uruhushya rwo gukora banki
51	Borrowing capacity or debt capacity	Capacité d'emprunt, capacité d'endettement	Aho ubushobozi bwo kuguza bugarukira cg ayo wakwemererwa kuguza
52	Cash equivalent: cash assets.	les liquidités	Amafaranga ari mu isanduku
53	Cash in hand	Encaisse, avoirs en caisse	Amafaranga ari mu isanduku
54	Cash not dispensed	Argent liquide non distribué	Amafaranga atakoreshejwe
55	Cell phone banking Equivalent: mobile phone banking.	Services bancaires par téléphone mobile	Kubitsa no kubukuza hakoreshejwe telefoni ngendanwa
56	Certificate of deposit (CD)	Certificat de depot	Urupapuro rwemeza ko wabikije

57	Certification	Certification	Icyemezo
58	Cheque Deposit Slip	Bordereau de dépôt de chèque	Ikemezo k'ibitsa rya sheki
59	Charges	Frais	Ikiguzi
60	Cheque	Cheque	Urupapuro rwo kubukurizaho cg kwishyurana (Sheki)
61	Card	Carte	ikarita
62	Credit card	Carte de credit	Ikarita mpeshamwenda
63	cash card	carte de retrait	Ikarita yo kubikuza
64	Debit card	Carte de debit	Ikarita yo kwishyura no kubikuza
65	check	Chèque	sheki
66	Check book	Chequier	Agatabo ka sheki
67	Clear an account (verb)Equivalent: balance an account	Solder un compte	Serivisi zo kwishyurana hagati y'abakiriya bakoresha banki zitandukanye
68	Collection	Recouvrement, encaissement	Gukurikirana imyishyurire y'inguzanyo
69	Commercial loan	emprunt commercial	Inguzanyo y'ubucuruzi
70	clearing	Compensation	ihwanyabwishyu
71	clearing system	Système de compensation	uburyo bw'ihwanyabwishyu
72	clearing house	Chambre de compensation	Ibiro by'ihwanyabwishyu/akanama k'ihwanyabwishyu

73	Compulsory savings: obligatory savings, forced savings, mandatory savings.	Épargne obligatoire, épargne force	Ubwizigamire butegetswe
74	Corporate check	Chèque de l'entreprise	sheki y'ikigo
75	Cost	Coût	Ikiguzi
76	Currency	Monnaie/ Devise	Ubwoko bw'amafaranga
77	Deposit <sup>1</sup>	Dépôt <sup>1</sup>	Kubitsa
78	Deposit <sup>2</sup>	Dépôt <sup>2</sup>	Amafaranga abikijwe
79	Fee	Commission, frais	Ikiguzi
80	Fraudulent charges	operations frauduleuses	Ibirego by'uburiganya
81	Local currency	Monnaie locale	Amafaranga y'igihugu
82	Minimum (savings) balance	Solde minimum requis (pour ouvrir un compte d'épargne)	Amafaranga fatizo yo gufunguza konti
83	Request for a Cheque Book	Demande de chéquier	Kwaka agatabo ka sheki
84	Partial amount dispensed (by ATM)	Distribution partielle de billets	Itangwa ry'amafaranga atuzuye
85	Payment order	Ordre de payment	Uburenganzira bwo kwishyura
86	Payment overdue	Remboursement en retard	Ubukererwe mu kwishyura
87	Payment system	Système de paiement	uburyo bw'imyishyuranire

88	Payment voucher	Bordereau de paiement, bordereau de remboursement	Inyemezabwishyu
89	Prepayment	Paiement anticipé	Kwishyura mbere y'igihe cyateganyijwe
90	Personal check	Chèque personnel	Sheki y'umuntu ku giti cye
91	Payoff	Paiement	Kwishyura
92	Savings	Épargne	Ubwizigamire
93	Service Commission Fee	Frais de service	Amafaranga ya komisiyo kuri serivisi
94	Teller	Guichetier	Umukozi ushinzwe kubikura no kubika amafaranga
95	Teller transaction	Opération de guichet	Ibikorwa byo gutanga no kwakira amafaranga
96	Visa card dispute form	Formulaire de contestation de la carte Visa	Urupapuro rwuzuzwa igihe hari ibitagenze neza ku ikarita yawe ya visa
97	Voluntary savings	Épargne volontaire, épargne libre	Ubwizigamire bw'ubushake
98	Voluntary deposit	Dépôt volontaire	Kubitsa ku bushake
99	Voucher	(1) bordereau, reçu(2) chèque (formation, conseil)	Inyemezagikorwa

100	Withdrawal	Retrait	Kubikuzwa
	<b>Terms related to loan</b>		
101	Active client	Client actif	Umukiriya ukoresha konti ye
102	Active loan	Crédit en cours	Inguzanyo iri kwishyurwa
103	Additional credit	Second crédit, crédit supplémentaire	Inguzanyo y'inyongera
104	Proof of debt/non-debt	Attestation de créance/non créance	Inyandiko ngaragazamwenda
105	Adjusted interest rate	Taux d'intérêt ajusté	Inyungu ihindagurika
106	Advance repayment/early repayment	Remboursement anticipé, paiement anticipé	Kwishyura mbere y'igihe cyateganyijwe
107	Average loan term	Durée moyenne de prêt	Igihe kigereranyije cy'inguzanyo
108	Advising commissions	Frais de Commission de conseil	Komisiyo ku bujyanama
109	Age bias	Discrimination liée à l'âge	Ihezwa hashingiwe ku myaka
110	Allocation of loan proceeds	Affectation des fonds du crédit	Kugena icyo inguzanyo izakoreshwa
111	Affected loan	crédit affecté	inguzanyo yagenewe icyo izakoreshwa
112	Non-affected loan	prêt non affecté	inguzanyo itaragenewe icyo izakoreshwa
113	Amortization of a loan	Remboursement d'un prêt, amortissement d'un prêt	Ukugabanuka kw'inguzanyo bitewe n'igihe imaze yishyurwa

114	Amount outstanding	Montant encours	Amount outstanding
115	APR (Annual Percentage Rate)	Taux d'intérêt annuel /TAEG (Taux Annuel Effectif Global)	Ijanisha rusange ku mwaka
116	Arrears	Crédits impayés, crédits arriérés, remboursements en retard	Ibirarane/Inguzanyo ziri mubukererwe
117	Arrears rate	Taux d'impayés, taux de retard	Ijanisha ry'ubukererwe
118	Average cost of debt	coût moyen de la dette	Ikigereranyo cy'umwenda
119	Bank guarantees	Garanties bancaires (garantie en espèces)	Ingwate za banki
120	Cash collateral	Garantie en espèces	ingwate zitangwa mu mafaranga
121	Bank guarantees	Garanties bancaires (garantie non monétaires)	Ingwate za banki
122	Non-cash collaterals	Garanties non monétaires	Ingwate zitari amafaranga
123	Bad debt	Créance douteuse, crédit en souffrance	Inguzanyo ziri mu bukererwe kubera zitishyurwa neza

124	Balloon paymentEquivalent: single end-	Prêt avec remboursement in fineRemboursement unique à l'échéance du crédit.	Kwishyura inguzanyo yose icyarimwe n'amande
125	Base interest rate	Taux de base bancaire, taux d'intérêt de base	Igipimo fatizo cy'inyungu
126	Bank interest	Intérêts bancaires	Inyungu za banki
127	Borrower	Emprunteur	Usaba inguzanyo
128	Borrower in defaultEquivalent: defaulter	Emprunteur en défaut de remboursement, emprunteur présentant des arriérés, emprunteur insolvable	Bihemu
129	Borrowing cost	Coût de l'emprunt	Ikiguzi cyo kugurizwa
130	Borrowing requirement	Besoin de financement	Inguzanyo icyenewe
131	Cancelled debt	Dettes annulées	Ideni ryahagaritswe
132	Capacity to reimburseEquivalent: capacity to repay, repayment ability, repayment capacity	Capacité de remboursement	Ubushobozi bwo kwishyura
133	Commission	Commission	Komisiyo/umufuragiro

134	Commitment Fee	Frais d'engagement	Amafaranga yo kwiyezeza kwaka inguzanyo
135	Compensating balance	Dépôt de contrepartie	Amafaranga ntagibwa muni usaba inguzanyo ry'ubucuruzi agomba kuba afite kuri konti ye, kugirango abashe guhabwa inguzanyo
136	Compound interest	Intérêt composé, intérêt capitalisé	Inyungu ikomatanyije itangwa ku ishyingu(Principal) n'urwunguko rw'igihe cyashize
137	Compounded interest rate	Taux d'intérêt composé	Urwunguko rwunguka
138	Confirmation commissions	Frais de Commission de confirmation	Komisiyo yo kwemererwa
139	Credit availability	Accès au credit	Uburenganzira ku nguzanyo
140	Credit ceiling or credit limit.	Plafond de credit	Inguzanyo itagomba kurenzwa
141	Credit decision	Décision de credit	Icyemezo cy' inguzanyo
142	Credit delivery	Offre de crédit, prestation de services de crédit	Inzira zose umuntu anyuramo kugeza abonye inguzanyo
143	Credit limit	Plafond de credit	Amafaranga ntarengwa y'inguzanyo

144	Credit history	Historique de credit	Igihe n'uburyo bigaragaza aho inguzanyo igeze yishyurwa
145	Credit officer or loan officer	Agent de credit	Ushinzwe gutanga inguzanyo
146	Credit risk	Risque de credit	Ingorane zaterwa no kutishyurwa kw'imyenda
147	exposures	Engagements	imyenda
148	Current debt or short-term debt, short-term liabilities.	Dette(s) à court terme	Inguzanyo y'igihe gito/Yishyurwa mu mezi 12
149	Cancellation Fee	Frais d'annulation	Amafaranga yo guhagarika gufata inguzanyo
150	Confirmation of loan facility	Confirmation de la facilité de prêt	Kwemeza inguzanyo
151	Debt maturity	Date d'échéance d'une dette	Igihe inguzanyo/ideni izamara
152	Debt service	Service de la dette	Service y imyenda
153	Debtor/Drawer	Débiteur	Uwishyura
154	Bad debt	Crédit irrécouvrable	Inguzanyo itishyurwa
155	Doubtful loan	Crédit douteux	Inguzanyo igoye kwishyura/umwenda utizewe
156	Non-performing loan	Prêt non performant	Inguzanyo itishyurwa neza
157	Writing-off of loan	Radiation d'un credit	Gusiba inguzanyo
158	Moratorium period	Période moratoire	Igihe cy'isubikabwishyu

159	Defaulted loan or doubtful loan	Crédit en souffrance	Kunanirwa kwishyura inguzanyo/Inguzanyo iri mubukererwe
160	Delinquency ratio	Taux d'impayés, taux de retard	Ijanisha ry'ubukererwe mu myishyurire
161	Disbursed loan or loan disbursed	Prêt décaissé	Inguzanyo yashyizwe kuri konti y'umukiriya
162	Disbursement	Décaissement	Ishyirwa ry'inguzanyo kuri konti
163	Eligibility ( <i>for a loan</i> )	Éligibilité ( <i>pour un prêt</i> )	Kuba ukwiriye inguzanyo
164	Eligibility conditions	Conditions d'éligibilité	Ibisabwa kuba wemerewe inguzanyo
165	Facilities amount	Montant des facilités	Amafaranga y'inguzanyo wemerewe
166	Facility Take over Fee	Frais de rachat de crédit	Amafaranga yo kugura inguzanyo
167	Guarantee	Garantie	Ingwate
168	Guarantor	Garant	Umwishingizi
169	Interest rate on loans	Taux d'intérêt sur prêt	Igipimo cy'inyungu ku nguzanyo
170	Lead Arranger Fees	Honoraires d'arrangeur principal (chef de file)	Amafaranga y'uhagarariye ibigo byishize hamwe mu gutanga inguzanyo

171	Late fee on loans	Pénalité sur prêts en retard, pénalité de retard	Ibihano by'ubukererwe kwishyura inguzanyo
172	Letter of credit	Lettre de credit	Ibaruwa itangwa na banki yizeza umucuruzi ko umukiriya we azamwishyurira kugihe
173	Life of a loan	Durée d'un prêt	Igihe inguzanyo izamara
174	Loan	Crédit, prêt	Inguzanyo
175	Loan agreement	Contract de pret	Amasezerano y'inguzanyo
176	Loan form	Formulaire de prêt	Urupapuro rwuzuzwa n'usaba inguzanyo
177	Loan restructuring	Restructuration de credit	Guhindura imiterere y'inguzanyo
178	Loan Application Form	Loan application form	Urupapuro rwaka inguzanyo
179	Loan autorisation form	Formulaire d'autorisation de prêt	Urupapuro rwemerera/rutanga inguzanyo
180	Personal loan/New éclair	Prêt personnel/Nouvel éclair	Inguzanyo ku mushara
181	Loan fee	Commission sur le credit	Ikiguzi ku nguzanyo
182	Loan term	Durée du credit	Igihe inguzanyo izamara
183	Loans outstanding	Encours de credits	Inguzanyo isigaye kwishyurwa
184	Long-term debt	Dettes à long terme	Inguzanyo y'igihe kirekire
185	Management Fee	Frais de gestion	Amafaranga yo gucunga inguzanyo

186	Modification commissions	Frais des commissions de modifications	Ikiguzi cyo guhindura inyandiko zatanzwe
187	Modalities of loan repayment	Modalités de remboursement du prêt /du crédit	Uburyo bw'imyishyurire y'inguzanyo
188	Overdraft	Découvert	Inguzanyo y'igihe gito
189	Refinance a loan (verb)	Refinancer un credit	Gufata inguzanyo nshya kugira ngo byorohereze umukiriya kwishyura inguzanyo yari asanganywe
190	Repayment or payment, reimbursement	Remboursement	Ubwishyu
191	Repayment abilitycapacity to reimburse or capacity to repay, repayment capacity	Capacité de remboursement	Ubushobozi bwo kwishyura inguzanyo
192	Repayment plan or (loan)repayment schedule, amortization schedule.	Echéancier de remboursement, calendrier de remboursement ( <i>prêt</i> )	Gahunda yo kwishyura inguzanyo

193	Repayment rate or recovery rate	Taux de remboursement, taux de recouvrement	Igipimo cy'inyungu ku nguzanyo
194	Repeat loan	Prêt renouvelé	Kongera gusaba inguzanyo indi itararangira
195	Restructuring Fee	Frais de restructuration	Amafaranga yo kuvugurura amasezerano y'inguzanyo
196	Restructured loan	Crédit restructure	Guhindura igihe cyari giteganyijwe cyo kwishyura inguzanyo
197	Penalty Fee	Frais de pénalité	Amafaranga y'ibihano by'ubucyererwe
198	Payee	Bénéficiaire	Uwishyurwa
199	Payment commissions	Payement des commissions	Kwishyura amafaranga ya komisiyo
200	Opening/issuing commission	Ouverture/commission d'émission	Gufungura dosiye/ komisiyo itangwa
201	Overdraft fees	Frais de découvert	Amafaranga yo gusaba inguzanyo y'igihe gito
202	Short-term loan	Crédit à court terme	Inguzanyo y'igihe gito
203	Term deposit or fixed-term deposit, time deposit	Dépôt à terme	Igihe ntarengwa cyo kwishyuriraho
204	Unsecured debt	Dettes non garanties	Inguzanyo idafite ingwate
205	Unpaid interest interest in arrears, interest unpaid	Intérêts impayés, intérêts arriérés	Inyungu zitishyuwe
206	Waiver Fee	Frais de renunciation	Ikiguzi cyo kuzibukira inguzanyo

<b>Terms related to bank operations</b>			
207	Accountant	Comptable	Umubaruramari
208	Accounting	Comptabilité	Ibaruramari
209	Accounting and internal control system	Système comptable et de contrôle interne	Uburyo bw'ibaruramari n'ubugenzuzi bw'imbere
210	Amalgamation/fusion of banks	Fusion de banques	Kwibumbirahamwe kw'amabanki
211	Area of risk	Domaine de risqué	Ahateza igihombo
212	ATM, automated teller machine	Guichet automatique/distributeur automatique de billets de banque	Imashini itanga amafaranga
213	Back-office	Back-office, gestion administrative	Ibiro bidahura n'abakiriya
214	Balance of the account	Solde du compte	Amafaranga banki ifite
215	Balance brought forward or opening balance.	Solde d'ouverture	Amafaranga banki yatangiranye umwaka ifite aturutse mu mwaka ushize
216	Balance carried forward: Equivalent to closing balance	Solde de cloture	Amafaranga banki yashoje umwaka ifite

217	Capital conservation buffer	volant de conservation du capital	Igipimo giteganyirijwe kunganira imarishingiro
218	Capital	Capital	Imari shingiro
219	Commercial bank	Banque Commerciale	Bankiy'ubucuruzi
220	Core capital	Capital de base	Imarishingirobwite
221	Countercyclical buffer	coussin contra-cyclique	Igipimo cyo kubungabunga urwego rw'amabanki
222	Development bank	Banque de développement	Bankiy'iterambere/itsuraamajyambere
223	Digital delivery	Livraison numérique	Itangwa mu buryo bw'ikoranabuhanga
224	Electronic Banking	Services bancaires électroniques	Kubitsa hakoreshweje uburyo bw'ikoranabuhanga
225	Failed transaction	Opération ratée/avortée	Igikorwa kitakunze
226	Fee	Commission, frais	Ayo ukatwa kugira ngo uhabwe service /Umufarigiro
227	Fixed-term deposit or term deposit, time deposit	Dépôt à terme	Amafanga abikijwe mu gihe kirekire
228	Flat rate	Taux uniforme, taux constant	Ijanisha ry'inyungu ridahinduka
229	Hacker	Pirate informatique	Umutekamutwe koranabuhanga
230	Investment bank	Banque d'investissement	Bankiy'ishoramari
231	Non-interest-bearing checking account	Compte courant sans intérêt	Konti isanzwe itabyara inyungu

232	Reconciliation of bank account	Rapprochement du compte bancaire	Guhuza ibyakorewe kuri konti
233	Parent bank	Banque mère	Bankimbyeyi
234	Supplementary capital	Capital complémentaires	Imari shingiro y'inyongera
235	Security or collateral, guarantee.	Garantie	Ingwate
236	Standing order	Ordre de virement permanent/Ordre permanent	Inyandiko itanga uburenganzira buhoraho bwo kwishyura
237	Operational risk	Risque opérationnel	Ingorane zaterwa n'imikorere
238	To overdraw	Dépenser les limites pour le retrait d'argent	Kurenza ayo wemerewe kubikuza
239	Valuation	Valorization	Igenagaciro
<b>Terms related to money transfer</b>			
240	Application for Funds Transfer	Demande de transfert de fonds/ Demande de virement de fonds	Gusaba kohereza amafaranga
241	Funds transfer	Transfert de fonds	Ihererekanya ry'amafaranga
242	Mobile banking	Services bancaires mobiles	Serivisi za banki telefone
243	Exchange rate	Taux de change	Ikipimo cy'ivunja n'ivunjisha

244	Incoming International transfers	transferts internationaux entrants	Kwakira amafaranga aturutse hanze y'igihugu
245	Local transfers in USD	Transferts locaux en USD	Guhererekanya amafaranga mu gihugu imbere mu USD
246	Local transfer request form	Formulaire de demande de transfert local	Urupapuro rwuzuzwa hahererekanywa amafaranga imbere mu gihugu
247	Money transfer	Transfert d'argent	Guhererekanya amafaranga
248	Transfer service or electronic banking, internet banking	Service de transfert d'argent	Serivisi zo guhererekanya amafaranga
249	Online banking	Banque virtuelle, télébanque, services bancaires informatisés	Kubitsa no Kubikuza hakoreshejwe ikoranabuhanga
250	Outgoing International transfers	Transferts internationaux sortants	Kohereza amafaranga hanze y'igihugu

#### 4.5. Analysis and discussions

The third main objective of the current study was to compile a trilingual glossary of bank basic terms (English-French-Kinyarwanda). It is in this perspective, the main variable borrowed from skopos theory is the emphasis on identifying the intended function of the target language and to ensure that the translation meet that function.

In line with this assertion, Du (2012) states that according to skopos theory, the translator must determine the target text's purpose and ensure the translation meets it. In other words, based on this concept, the translation aims to achieve that the expectations and needs of a target audience and its contextual environment in which the translation will be used are met. Therefore, the role

of the translator is to produce the same message, regardless of a different grammatical, lexical and semantic structures of SL and TL.

In the current study, formal equivalency is the only method employed for bank terms in both English and French, because both languages, English and French, share many things in common, including the same alphabet and the same large number of linguistic derivations. Therefore, in both banking concept, English and French, I didn't utilize any definitions or coin a new term.

When it comes to finding the counterpart of English and French terms in Kinyarwanda, direct translation technique was used, in particular borrowing among others. Therefore, 5 terms representing 2% of the present glossary were borrowed from English SL into Kinyarwanda TL. These are the following: *check: sheki; receipt: resi; client: Umukiriya. Account: Konti*, and *card: ikarita*.

In addition, the oblique translation technique, especially equivalence translation technique, among others, contributed to finding equivalent terms with the same financial reality in the Kinyarwanda context. This technique enabled the researcher to find 35 terms, representing 14% of the total terms in the present glossary. The following are some examples: Activity based costing: *Ikiguzi cya serivisi*; withdrawal: *kubikuza*, current account: *Konti isanzwe*; Branch or branch office. *Ishami (rya banki)*, etc.

As far as paraphrasing translation technique is concerned, the researcher's skopos was to get a similar and functional context in Kinyarwanda, which is my main contribution in the current the study. According to Thalji, (2016) paraphrasing is used "when there is no target language equivalent matching the source text or when the style of the target text differs from the source text." This translation technique is used for 202 terms, representing 80.8% of the glossary in this case.

Therefore, the foundation of paraphrasing was the researcher's interpretation and explanation of financial term's meaning from the source language and attempted to approximate into the target language for instance, “A teller” *Umukozi ushinzwe kubikura no kubika amafaranga* translation by interpreting and giving an explanation of the meaning without changing the original one.

Moreover, when there is no fully equivalent term from the source language into the target language, a coining translation technique is strongly recommended, because a translator is eligible and has the ability of coining a new word/term.

In line with the above assertion, the following are 8 new terms created by the researcher, representing 3.2% of the total terms in the glossary. These are: Hybrid account: *kontimberabyombi*; e-money account: *konti koranabuhanga*; Bank Balance sheet: *Ishusho y'umutungo wa Banki*; Credit card: *Ikarita mpeshamwenda*, clearing/ compensation: *ihwanyabwishyu*, Voucher: *Inyemezagikorwa*; Moratorium period: *Igihe cy'isubikabwishyu*; Parent bank: *Bankimbyeyi*;

To sum up this part of analysis and discussion, the terms were collected in English, French and Kinyarwanda, and this procedure took this into account. This meant that any term collected in one of the three languages had to have a corresponding term in the other three. Several different translation techniques were used to complete the task. These included finding equivalents, using definitions and coining new terms.

The researcher referred to paraphrasing when there was no equivalent banking term in English and French matching the equivalent and functional term; expressing the same financial reality into Kinyarwanda context. Paraphrasing was based on interpreting and explaining the meaning of the original banking term from English SL that the researcher attempted to render into the approximate meaning into Kinyarwanda the TL.

## **5. CHAPTER 5: GENERAL CONCLUSION AND RECOMMENDATIONS**

### **5.1. General Conclusion**

After analyzing the results of the study, this chapter draws a conclusions and suggests recommendations. The study found that English is the preferred language for most bank documents, which has a significant impact on customer satisfaction. However, they recommended that it is of great importance that all bank documents required by customers are available in at least three languages. Therefore, this trilingual glossary of basic banking terms in English, French and Kinyarwanda is an essential tool that banks should rely on to overcome the aforementioned language barrier.

Three specific objectives were set for this research. The first study's objective was to find out which languages BK, BPR and Equity banks give more emphasis to and consider as instrument of communication within bank's documents. The second one was to investigate the bank customers' perceptions on the prioritized language vis a vis service delivery. The third one was compiling a trilingual glossary of basic banks terms (English, French, Kinyarwanda) to bridge the communication gap in bank documents.

The study found that apart from BPR which translated its forms and documents in French (13%) and Kinyarwanda (87%), the survey revealed that 99.7% of the forms and documents used at Equity Bank were written in English, whereas 100% of all forms and documents used at Bank of Kigali (BK) are written in English only.

As for the second objective, the findings revealed that nearly 95.2% of the bank's clients agree that using languages other than Kinyarwanda puts Kinyarwanda-speaking clients at risk, either because they do not fully understand the benefits or losses they may face when seeking different financial services.

The third one was also achieved since the researcher came up with a solution of a glossary of 250 basic bank terms in English, French and Kinyarwanda which contributes to closing the communication gap between the banks clients during bank transactions.

The current research showed that the translation techniques can contribute a lot to achieve the researcher's skopos to find the equivalents from English SL to French TL. This was fully achieved because these languages have many similarities and I got all the equivalents I needed. In the case of English and French, I didn't use a definition or create a new term.

All in all, in creating this corpus of basic banking terms in English-French and Kinyarwanda, various translation strategies, including equivalence, paraphrasing techniques and coining new words, enabled me to convey the same financial reality in terms of meaning and context, especially in French and Kinyarwanda, the target language.

### **Recommendation:**

Based on the conclusions and analysis of the research, the following recommendations can play a crucial role in guiding both decision makers and scholars or researchers towards fruitful areas for further research based on the findings derived from the research. Thus,

- The Government of Rwanda should monitor the implementation of the provisions of Law N° 017/2021 of 03/03/2021 relating to financial services consumer protection, in its Articles 9 and 13. Therefore, the Central Bank of Rwanda should engage all financial institutions operating in Rwanda to integrate all the three official languages in their daily interactions and transactions, especially, in the documents needed by customers, and when indicating departments or services they offer. This could be achieved through using the above glossary or to engage consultant translators. The translation of basic banking terms into Kinyarwanda would especially facilitate communication among the Kinyarwanda-speaking public, who are the main customers of banks in Rwanda to improve customer satisfaction.
- The Central Bank of Rwanda also should take into consideration Law No. 017/2021 of 03/03/2021 on the protection of consumers of financial services, which provides, among

other things, that contracts for the purchase of financial services must be in one of the official languages used by the government. Additionally, Article 13 of this law states that, upon implementation, the buyer will receive a document containing important information about the financial service in the language of his/her choice, and that, upon noncompliance, the reasons for noncompliance with these provisions would be investigated.

- University of Rwanda should develop programs and organize short and long-term specialized trainings in certain industries such as finance and banking, to match market requirements.
- In addition to terminology pertaining to consumers, more study is advised to create a glossary of terms linked to other bank internal terminologies, such as regulations, contracts and audits.

## **5.2. Further research:**

The current study focused only on the basic banking terms that customers use in their daily banking transactions and services. Therefore, banking terminology was not sufficiently explored. The following banking topics, among others, are recommended for further research:

- The impact of the lack of multilingual translation of banking documents and forms on bank customers' satisfaction.
- The role of translation in the banking industry for compliance with consumer protection laws and regulations
- Creation of a trilingual (English - French - Kinyarwanda) glossary of banking terms used for customer inquiries and communication
- Creation of a trilingual (English - French - Kinyarwanda) glossary of bank auditing terms

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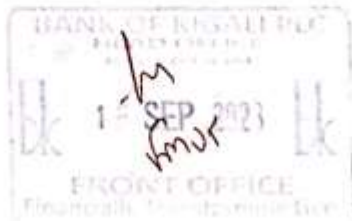
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## APPENDICES



UR/CASS

School of Arts and Languages

HUYE Campus

Tel: 0788442044

Email: [rucafra2020@gmail.com](mailto:rucafra2020@gmail.com)

15<sup>th</sup> September, 2023

**Dear Head of Human Resource of BK**

**Kigali-Rwanda**

**RE: Request for dissertation Data collection**

**Dear Sir/Madam,**

I hereby write this letter to request for facilitation in Data collection in Bank of Kigali (BK) for my master's dissertation in translation.

As the UR recommendation letter shows, I'm a student in Master's program of translation and Interpreting and I am writing my dissertation entitled **A TRILINGUAL GLOSSARY OF BANK BASIC TERMS (ENGLISH-FRENCH-KINYARWANDA)**. Therefore, I would like get some data in your bank. This request includes access to the staff of bank especially those who deal with customer in different services (payment, loans, bank operations, bank business, digital channels, customer service, back office, remittance, international transfer, marketing and other crucial client services) in order to share with me some basic terms used in their respective offices, and access to clients of BK Nyamagabe and Rusizi branches, in order to get information from respondents' points of view regarding the prioritized language in the bank services

Attached to this letter, you will find the recommendation letter from University of Rwanda (UR), College of Art and Social Sciences/School of Arts and Languages/Huye campus for field research.

I will be gratefully if my request is positively considered.

Sincerely yours,



UR/CASS  
School of Arts and Languages  
HUYE Campus  
Tel: 0788442044  
Email: [rucafra2020@gmail.com](mailto:rucafra2020@gmail.com)

15<sup>th</sup> September, 2023

Dear Head of Human Resource of Equity Bank  
Kigali-Rwanda  
RE: Request for dissertation Data collection

Dear Sir/Madam,

I hereby write this letter to request for facilitation in Data collection in Equity Bank for my master's dissertation in translation.

As the UR recommendation letter shows, I'm a student in Master's program of translation and Interpreting and I am writing my dissertation entitled **A TRILINGUAL GLOSSARY OF BANK BASIC TERMS (ENGLISH-FRENCH-KINYARWANDA)**. Therefore, I would like get some data in your bank. This request includes access to the staff of bank especially those who deal with customer in different services (payment, loans, bank operations, bank business, digital channels, customer service, back office, remittance, international transfer, marketing and other crucial client services) in order to share with me some basic terms used in that respective office, and access to clients of Equity Bank Huye and Rusizi branches in order to get information from respondents' points of view regarding the prioritized language in the bank services.

Attached to this letter, you will find the recommendation letter from University of Rwanda (UR), College of Art and Social Sciences School of Arts and Languages/Huye campus for field research.

I will be gratefully if my request is positively considered.

Sincerely yours,

15 SEP 2023  
1671

UR/CASS  
School of Arts and Languages  
HUYE Campus  
Tel: 0788442044  
Email: [rucafra2020@gmail.com](mailto:rucafra2020@gmail.com)

15<sup>th</sup> September,2023

**Dear Head of Human Resource of BPR  
Kigali-Rwanda  
RE: Request for dissertation Data collection**

Dear Sir/Madam,

I hereby write this letter to request for facilitation in Data collection in BPR Bank for my master's dissertation in translation.

As the UR recommendation letter shows, I'm a student in Master's program of translation and Interpreting and I am writing my dissertation entitled **A TRILINGUAL GLOSSARY OF BANK BASIC TERMS (ENGLISH-FRENCH-KINYARWANDA)**. Therefore, I would like get some data in your bank. This request includes access to the staff of bank especially those who deal with customer in different services (payment, loans, bank operations, bank business, digital channels, customer service, back office, remittance, international transfer, marketing and other crucial client services) in order to share with me some basic terms used in that respective office, and access to clients of BPR Bank Nyamagabe branch in order to get information from respondents' points of view regarding the prioritized language in the bank services.

Attached to this letter, you will find the recommendation letter from University of Rwanda (UR), College of Art and Social Sciences/School of Arts and Languages/Huye campus for field research.

I will be gratefully if my request is positively considered.

Sincerely yours,



September 22, 2023

Francois RUCAMUMAKUBA

+250788442044

URICASS

School of Arts & Languages

Dear Francois,

KN 67, Street 2, P.O. Box 1348,

Kigali, Rwanda

Tel : +250 788 140 0001788187 200

Email : [contactus@bpr.rw](mailto:contactus@bpr.rw)

RE: REQUEST FOR DATA COLLECTION IN BPR BANK RWANDA PLC

Thank you for your recent application to conduct a research project entitled "A Trilingual Glossary of Bank Basic Terms (English-French-Kinyawanda)", case study of BPR Bank Rwanda Plc.

We are unable to authorize research to University student. However, we recommend that you consult our website ([vmw.bpr.nv](http://vmw.bpr.nv)) for information related to your research topic.

For and on behalf of BPR Bank Rwanda Plc.

Providence UWISHEMA

HR BP, Central

BANK OF KIGALI

Financially transforming lives

Kigali, 04th October 2023

Ref. No: HR/UJ/1467/2023

RUCAMUMAKUBA FRANCOIS

UNIVERSITY OF RWANDA

Kigali, Rwanda

Dear Francois,

Subject: Response to your Request for Data Collection

We acknowledge receipt of the research authorization request from University of Rwanda whereby you requested for carrying out your research on the following topic: "A Trilingual Glossary of Bank Basic Terms (English-French-Kinyarwanda)" a case study of Bank of Kigali Plc for a Master's Degree in Translation and Interpreting.

We have the pleasure to inform you that your request was approved. You can access requested data related to your research topic, only through BK website.

Sincerely yours,

For and on behalf of Bank of Kigali Plc

Jacq elin UMUTONIDaphne ABATONI

HR Operations AnalystBenefits & Compensation Analysis

**QUESTIONNAIRE**

**Introductory remarks**

We would like to request you to participate in my research entitled: “**A Trilingual Glossary of Banks Basic Terms (English-French and Kinyarwanda)**” because we thought you might have information that you could share with us about the research. The purpose of this study is for academic dissertation reason which is a requirement for a Master of Arts in Translation and Interpreting, and I promise to keep the information confidential.

**QUESTIONS RESERVED FOR BANK MANAGERS**

**IDENTIFICATION:**

Question 1: What is the name of the Bank are you serving for?

.....

Question 2: What is your education level?

.....

Question 3: Can you please list down the languages you speak?

- 1. .... 2. ....
- 3. .... 4. ....

Question 4. What is the name of this department/service?

.....

Question 5. What is your professional title?

.....

**Questions (Section A)**

THE LANGUAGES USED IN THE FORMS TO BE FILLED AND REQUIRED BY THE BANK'S CUSTOMERS:

Put a checkmark (√) below the correct language of the form/document

S/N	Type of form or document	KINYARWANDA	ENGLISH	FRENCH
1.	Form for opening an individual account			
2.	Joint Account form			
3.	Ultimate Beneficial Owner Identification Form			
4.	Change of Signature			
5.	Visa USD Debit Card Application Form			
6.	ATM Card Application form			
7.	Account reactivation form, update client's profiles and link client phone number to his account			

8.	Standing Order Request Form			
9.	Application form for Funds Transfer			
10.	Request for a Cheque Book			
11.	Account Statement Request			
12.	Loan application form			
13.	Loan authorization form			
14.	The form requires editing information in CRB			
15.	Loan forms (mortgage loan, salary advance loan and other loans)			
<b>OTHER IMPORTANT FORMS AND DOCUMENTS</b>				
16.				
17.				
18.				
19.				

**Comments:**

**Questions (Section B)**

Question 1. Can you please list some of the terms your bank uses to refer to bank departments/services, staff and tools to deliver services?

.....  
.....  
.....

Question 2. What are their counterparts in French and Kinyarwanda?

.....  
.....  
.....

Question 3: Do you use outside translators to translate these words, or do you have your own in-house translators?

.....  
.....  
.....

Question 4: Which language does your bank frequently use in different forms and documents?

.....  
.....  
.....

## IBIBAZO BIZABAZWA ABAKIRIYA BA BANKI

### Intangiriro

Turashaka kubasaba kugira uruhare mu bushakashatsi bwanjye nise: **"Inkoranyamagambo mu ndimi eshatu y'amagambo y'ibanze akoreshwa muri Banki (Icyongereza-Igifaransa n'Kinyarwanda)"** kuko twatekereje ko ushobora kuba waduha amakuru yadufasha arebana n'ubu bushakashatsi. Intego y'ubu bushakashatsi azadufasha guhabwa impamyabumenyi y'ikiciro cya gatatu cya Kaminuza, mu ishami mpinduranyandiko n'ubusemuzi (Masters of Arts in Translation and Interpreting). Amakuru muzatanga azagirwa ibanga.

**Shyira akamenyetso (✓) ku gisubizo wumva ko kiboneye kurusha ibindi.**

1. Banki yawe ni iyihe muri izi? BK  BPR  Equity Bank Rwanda

2. Vuga igihe umaze uri umukiriya wa Banki yawe wahisemo muri izi zavuzwe haruguru?

Munsi y'umwaka  Kuva ku mwaka 1-3  Kuva ku myaka 3-5  Hejuru y'imyaka 5

3. Amashuri wize

SN	Amashuri	Shyira akamenyetso aha
1	Amashuri abanza	
2	Amashuri yisumbuye	
3	Amashuri makuru	

4. Vuga indimi ubasha kumva, kuvuga, kwandika no gusoma neza

S N	Ururimi	Kumv a	Kuvug a	Guso ma	Kwandi ka
1	Kinyarwan da				
2	Icyongerez a				
3	Igifaransa				
4	Urundi (ruvuge)				

5. Ni uruhe rurimi ubona ruhabwa umwanya wa mbere mu ndimi zikoreshwa mu nyandiko mukenera muri banki yawe?

Kinyarwanda

Icyongereza

Igifaransa

6. SUBIZA IBI BIBAZO UHITAMO IGISUBIZO KIBONEYE KURUSHA IBINDI

<u>S/N</u>	Igitekerezo	Ndabihamya cyane	Ndabihamya	Siko bimeze
<b>IBITEKEREZO KURI SERIVISI ZITANGWA MU NDIMI Z'AMAHANGA MURI BANKI</b>				
1.	Kudakoresha Ururimi rw'Kinyarwanda mu nyandiko zo mu mri			

	banki bibangamira abakiriya baruvuga			
2.	Kuzuza inyandiko za banki ziri mu ndimi z'amahanga zigora abakiriya batazumva			
3.	Guhabwa serivisi za banki mu ndimi abakiriya batumva bituma Badasobanukirwa neza inyungu cyangwa igihombo byabatera			

7. Ni iki unenga cyangwa ushima mu mikoreshereze y'indimi mu nyandiko zitandukanye banki yawe ikoresha/mu mabanki yo mu Rwanda?

.....  
.....  
.....

8. Uretse ingaruka zagaragajwe mu mbonerahamwe iri hejuru, hari izindi ngaruka mubona zo kudakoresha Kinyarwanda cyangwa Igifaransa muri serivisi zose muhabwa?

.....  
.....  
.....

9. Ibindi byifuzo/ibitekerezo watanga ku ikoreshwa ry'indimi muri Banki.....:

.....  
.....  
.....

**QUESTIONS À DEMANDER AUX CLIENTS DES BANQUES**

## Introduction

Nous aimerions vous demander de participer à ma recherche intitulée : " Un glossaire trilingue des termes de base de la banque (anglais-français et kinyarwanda)" car nous pensons que vous pourriez avoir des informations à partager avec nous au sujet de la recherche. Le but de cette étude est la rédaction d'un mémoire académique qui est une condition pour l'obtention d'un diplôme de troisième niveau de l'Université, dans le département de traduction et d'interprétation (Master of Arts in Translation and Interpretations). Les informations que vous nous fournirez resteront confidentielles.

Cochez (√) la réponse qui vous semble la plus correcte.

1. Laquelle de ces banques est la vôtre ? BK  BPR  Equity Bank  
Rwanda

2. Depuis combien de temps êtes-vous client de la banque que vous avez choisie parmi les banques ci-dessus ?

Moins d'un an  De 1 à 3 ans  De 3 à 5 ans Plus de 5 ans

2. Éducation

École primaire  École secondaire  Universités

4. Quelle est la langue dont vous parlez, entendez, écrivez et lisez bien.

Rwandais  Anglais  Français  Autre (dire)

5. Selon vous, quelle est la langue qui occupe la première place parmi les langues utilisées dans votre banque/au Rwanda... ? Kinyarwanda  Anglais  Français

6. RÉPONDEZ À CES QUESTIONS EN CHOISSANT LA RÉPONSE QUI APPARAÎT LE PLUS SOUVENT.

1. Manque de l'utilisation de la langue kinyarwanda dans les documents bancaires est une menace pour les clients de langue maternelle.

Je suis d'accord  Je ne suis pas d'accord  Ce n'est pas le cas

2. Remplir des documents bancaires en langue étrangère est difficile pour les clients qui ne la comprennent pas.

Je suis d'accord  Je ne suis pas d'accord  Ce n'est pas le cas

3. Les clients peuvent ne pas connaître pleinement le gain ou la perte de l'investissement si les services financiers sont fournis dans des langues qu'ils ne comprennent pas.

Je suis d'accord  Je ne suis pas d'accord  Ce n'est pas le cas

7) Qu'est-ce que vous critiquez ou appréciez dans l'utilisation des langues dans votre/vos banque(s) au Rwanda ?

.....  
.....

8) En dehors des effets indiqués dans le tableau ci-dessus, y a-t-il d'autres effets que vous voyez dans le fait de ne pas utiliser le français dans tous les services que vous recevez ?

.....  
.....

10. Y a-t-il autres recommandations/suggestions que vous feriez sur l'utilisation des langues au sein de la Banque ? .....