

# Linguistic Features of Idiomatic Expressions Denoting Finance in English and Vietnamese

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## Abstract

Due to globalization and the growth of international markets, financial English has become more and more important for professionals, teachers, and translators. This is so because financial transactions and discussions cross language barriers, and hence, it is necessary to understand financial expressions in order to guarantee successful communication and cultural adaptation. This study aimed to examine the linguistic characteristics of financial idiomatic expressions in English and Vietnamese. By analyzing 68 idiomatic expression pairs, it categorized them into three groups: fully identical in syntax and meaning, semantically identical with partial structural similarity, and semantically identical with structural variance. While the two languages shared many financial concepts, their idioms had a structure that diverged somewhat. These had different variations that were problematic for translators who maintained semantic accuracy while adapting idioms to a native context of the language. In addition, the research has provided language teachers with valuable information emphasizing the benefits of comparative idiom analysis in promoting students' cultural awareness and understanding. The empirical data collected might clarify cross-linguistic tendencies in financial domain-specific idioms, thereby further enhancing comparative linguistics and translation studies.

**Keywords** - comparative linguistics; financial English; idiomatic expressions; linguistic characteristics; semantic accuracy

## Introduction

Examining idiomatic expressions is great for a deeper look at the complicated relationship between culture and language. Finance idioms not only reflect cultural perceptions of economic notions but also language instruments. Concepts, methods and financial conditions are described using both English and Vietnamese idioms. Pragmatic expressions that are related to culture tends to include a lot of images and analogies unique to the specific reference. (Nguyen et al., 2020). Examining the linguistic aspects of English and Vietnamese idioms connected to money may help one to better appreciate the similarities and contrasts in the way these two languages communicate,

interpret, and view financial ideas (Hoang et al., 2024). The English language has a wealth of idioms that are specifically related to finance, many of which go back to history, trading practices and the daily life of the working class. An example would be the forms statements take as they conjure up tools associated with specific economic concepts, such as the adage “a penny saved is a penny earned,” or “in the red,” or “cash cow,” which trigger specific financial principles in addition to cultural meanings around saving, going into debt, or making a profit. Particularly in English-speaking nations where capitalism and financial literacy permeate social and economic life, these idioms are somewhat well known (Ahmed, 2024). One of the main features of these idioms is their metaphorical aspect because financial ideas are sometimes expressed in terms of common items, activities, or situations the average public may grasp (Saussure, 2011).

Similarly, in Vietnamese, idiomatic expressions related to finance are deeply embedded in the culture, often drawing from agricultural, traditional, and historical contexts. For example, phrases like “hái ra tiền” (literally “picking money”) and “tiền vào như nước” (literally “money flows in like water”) reflect the Vietnamese worldview of prosperity, hard work, and the unpredictable nature of wealth. The agricultural references encoded in these idioms reflect a historical dependence on agriculture, and a predominantly agrarian economy, where the success or failure of crops could greatly affect financial security (Hoang et al., 2024). Nevertheless, modernization has ushered many financial idioms in Vietnamese into metaphors borrowed from the current era, and notably market-oriented ones to be found in cosmopolitan or business circumstances (Bui, 2023). Metaphor is one of the turn models of idiomatic phrases in English, and Vietnamese. Financial idioms can use metaphorical language to simplify complex ideas. In English, money jargon like “capital,” “interest,” or “investment” are themselves metaphorically based, and those metaphorical bases extend into idiom. Idioms such as “return on investment” or “money talks” use figurative language to convey meanings of value, influence, and growth (Saussure, 2011). Money, too, in Vietnamese financial idioms, is a crop to harvest, or a resource that might flourish or decay, depending on how much care is taken in its management - metaphors drawn from nature and agriculture. It's worth noting that the coupling of metaphorical language in both languages allows abstract financial concepts to become more tangible and more accessible, aiding in the demystification of complex concepts to broader readers (Asher & Simpson, 1994).

Another important thing about financial idioms is how they capture opinions and ideals of society on money. Numerous English idioms embody the attitude of capitalism, emphasizing personal responsibility, risk-taking and profit-seeking through language. Phrase such as “strike it rich” or “live within your means” highlight a societal focus on entrepreneurship, self-sufficiency and wealth accumulation through individual initiative and stratagem. Similarly, Vietnamese idioms on finance are less individualistic or capitalist-oriented (Ayuningtyas et al., 2018), and shows a more collectivism or community-oriented perspective (money has no life, but could give birth to life) This indicates a greater cultural elaboration around the meaning of wealth and financial success in the North American culture compared to the Latin American societies (Newmark, 1988). In addition, both English and Vietnamese have idiomatic expressions that demonstrate the language's development in adapting to social change. In English, the globalization of markets, technology and financial instruments have ushered in a new set of idioms tied to investment, banking and business strategy, like “buy low, sell high” or “too big to fail.” The transition from a socialist to a market-oriented economy in Vietnam throughout the late 20<sup>th</sup> century has similarly impacted the development of contemporary financial terminology that encapsulates the obstacles and benefits of economic liberalization. Contemporary idioms often integrate influences from Western financial methods while preserving aspects of traditional Vietnamese philosophy (Asylbekova & Jidong, 2023).

## Literature review

### *The definition of linguistics*

Linguistics has been defined from various perspectives by different scholars, each emphasizing unique aspects of language study. Chomsky approaches linguistics through his generative grammar theory, focusing on the rules and principles that shape sentence structures in all languages. He highlights the innate and universal properties of language and its cognitive underpinnings (Chomsky, 1957). Saussure and Lyons describe linguistics as the scientific study of language, though their focuses differ (Saussure, 2011; Lyons, 1968). Saussure emphasizes language as a system of signs, exploring the connection between the signifier (word form) and the signified (concept) (Saussure, 2011). In contrast, Lyons examines both descriptive linguistics, which catalogs languages, and theoretical linguistics, which uncovers language principles (Lyons, 1968). For this study, Crystal's definition is most applicable, as it views linguistics as the scientific exploration of language, including phonetics, morphology, syntax, semantics, and pragmatics (Crystal, 2008). This comprehensive perspective aligns with analyzing idiomatic expressions across English and Vietnamese.

### *Idiomatic expressions*

Both English and Vietnamese are rich in idiomatic expressions, making it nearly impossible to communicate effectively without using them. Many scholars have proposed definitions for idioms. For this study, we rely on the definition by Asher and Simpson (1994) to examine idiomatic expressions associated with finance. Asher and Simpson describe an idiom as a group of words whose overall meaning goes beyond or differs from the literal meanings of its individual parts (Asher & Simpson, 1994). For instance, "throw over the traces" (meaning to break free from restrictions) and "fly off the handle" (meaning to lose one's temper) maintain fixed forms and cannot be altered without losing their intended meaning (e.g., "He threw over the trace" is incorrect). Comparative studies show how different languages express similar concepts through idioms and how they reflect cultural and cognitive patterns. These analyses are indispensable to effective translation and language teaching (Nguyen et al., 2020).

### *Challenges in translating idiomatic expressions*

Due to cultural contrast, semantic differences, repetition, and lack of practical knowledge of idioms, idiomatic expressions are hard to translate (Ahmed, 2024; Asylbekova & Jidong, 2023). According to research, the students have difficulties making inferences of correct meaning and lack the skills to interpret idioms (Abdalla, 2023; Ayuningtyas et al., 2018). Idiom translation strategies include literal translation, paraphrasing, cultural substitution, and adaptation (Ahmed, 2024). Lexical, stylistic, cultural and grammatical challenges often impede these efforts (Ayuningtyas et al., 2018). The apparent inefficiency might result from idiomatic expressions used; to address this issue, researchers suggest exposing to idioms more in classrooms and practising both vocab and phrases to improve the knowledge of cultural backgrounds (Abdalla, 2023). Idioms must be effectively translated with consideration of the linguistic, cultural, and contextual aspects (Asylbekova, & Jidong, 2023).

In line with Newmark (1988), idioms have many factors that need to be taken into consideration when aiming for a decent translation, such as cultural implications, semantic meanings, and context. Idioms have cultural specificities and, therefore, have no direct counterparts in the target language. Without understanding the metaphorical terms at play, they will have to find their own way of reconciling the literal translation, which would not always retain

the figurative of the original. The translation is relatively difficult, mainly due to too much variety in the meaning of idioms and context dependency (Newmark, 1988). Therefore, this study aims to give an overview of the syntactic and semantic characteristics of idiomatic expressions of finance in English and Vietnamese. This analysis will help to better comprehend the translation of idioms in this field by exploring the similarities and differences among the three.

### ***Linguistic features of idiomatic expressions***

Idiom is known as a group of words or phrases in linguistics, which is different from other syntactic and semantic types. From a syntactic perspective, idioms frequently have fixed forms that cannot be transformed without changing their intended meanings. For example, Bui (2023) points out that English idioms can serve as nominal, verbal, adjectival, adverbial, prepositional, conjunctive, or interjectional phrases, each retaining a prescribed syntactic structure. From a semantic perspective, idioms are phrases with meanings that are not easily derived from those of the individual words. It does not constitute an analytical composition, meaning every part of the expression cannot be deciphered literally and make sense. Likewise, the expression “kick the bucket” means “to die,” a meaning not deducible from the meanings of “kick” or “bucket.” According to Bui (2023), this semantic opacity is a central characteristic of idiomatic expressions. In the same vein, the result of analyzing idioms was conducted between English and Vietnamese to find out differences and similarities, as examined by Hoang et al. (2024), in a contrastive analysis of idiomatic pairs in these languages, focusing on structural and semantic properties. Accordingly, the idiomatic pairs found in these two languages also differ with respect to distribution and formation, as also revealed by Hoang et al. (2024). For example, there are more common Vietnamese idiomatic pairs with even syllables while less common English idiomatic pairs with odd syllables. Therefore, understanding these syntactic and semantic features is crucial for effective translation and language learning, as it aids in grasping the nuances that idiomatic expressions contribute to communication. The study aimed to answer the following research questions:

1. How is the metaphorical structure of financial idioms in English different from those in Vietnamese, and what cultural values these financial idioms reflect when looking through the lenses of English and Vietnamese?
2. How do modern economic changes affect financial idiomatic expressions in English and Vietnamese?

## **Methods**

### ***Research design***

This study utilized a contrastive analysis approach with a qualitative method using secondary sources. A corpus of financial idioms in English and Vietnamese were taken from dictionaries, language databases, and current literature. These idioms were classified according to their financial concepts. The analysis compared the retrieved texts to determine common linguistic structures, metaphorical themes, and cultural references. More specifically, the study focused on the metaphoric references of idioms in the data by employing Kovecses's (2002) conceptual metaphor theory as an analytical framework for comparing the metaphorical representation of the same financial concepts across both languages. The research evaluated the historical transformation of financial idioms during contemporary changes in economics in English-centered and Vietnamese-centered settings. The approach involved the analysis of new

idiomatic expressions that involve up-to-date economic and financial concepts based on the hypotheses suggested by James (1981).

### **Data Collection**

The dataset consists of 68 pairs of English and Vietnamese idioms related to finance, carefully selected to ensure equivalent meanings. Each pair was analyzed for its syntactic structure and semantic content, then categorized into one of three groups:

*Fully identical:* Same syntactic structure and meaning.

*Semantically identical, partial structural similarity:* Same meaning, similar but not identical structure.

*Semantically identical, structural variance:* Same meaning, different structure.

The majority of the English idioms in this study were selected from the Oxford Idioms Dictionary for Learners of English (2nd ed.), published by Oxford University Press in 2006. The reason behind this choice was its authoritative nature, extensive coverage, and focus on more than 10,000 idioms in the field of the English language. Because of its precise definitions, along with relevant examples that offer context and explain meaning and usage, this dictionary is considered one of the most trustworthy sources. By selecting idioms from this well-known reference, the study ensures a diverse and balanced dataset, which helps make the linguistic analysis more accurate and reliable. Also, some datasets were English proverbs taken from the Oxford Dictionary of Proverbs (6th ed), published by the Oxford University Press in 2015. This source is well-known for its comprehensive collection of proverbs, with clear explanations and original usages for each entry. It is a trusted resource for its accuracy, depth, and scholarly approach, making it an ideal source for selecting accurate and culturally significant proverbs.

All the Vietnamese idiomatic expressions in this study were selected from the *Vietnamese Idioms and Proverbs Dictionary (Từ điển thành ngữ và tục ngữ Việt Nam)*, published by the Literature Publishing House in 2014, and the *Vietnamese Idioms & Proverbs Dictionary (Từ điển thành ngữ & tục ngữ Việt Nam)*, published by the Culture and Information Publishing House in 2000. Well-known idioms and proverbs available in these dictionaries characterize accurate definitions, extensive cultural context of the Vietnamese, and details of the different aspects of the meanings of the mentioned idioms and proverbs. Although English idiomatic expressions on some means of mass media may offer a decent insight into the subject, they do not provide the thorough explanation that can be gained from the authoritative status and comprehensive coverage of such kinds of dictionaries.

### **Statistical tools**

The study used IBM SPSS v.27 to summate the differences via the descriptive statistics specializing the frequencies.

### **Results and discussion**

As shown in Table 1, the classification of the 68 pairs of financial idioms in English and Vietnamese is categorized into three groups; that is, fully identical, semantically identical but structurally different, semantically identical but structurally similar. In particular, the "Fully identical" category contains 8 idiomatic pairs, accounting for 12% of the total. These idioms have the same meaning and structure in both languages, suggesting a high degree of similarity in how financial concepts are expressed. The "Semantically identical, partial structural similarity" category includes 24 pairs, making up 35%. These idioms share the same meaning, but there are

minor differences in structure, reflecting language-specific tendencies in expressing financial ideas. This group shows that while the core meaning remains consistent, the syntactic patterns may differ, revealing unique linguistic features in each language. The largest category is "Semantically identical, structural variance," with 36 pairs, comprising 53%. These idioms convey the same meaning but differ significantly in their syntactic structure. This variance highlights the flexibility in how financial concepts are expressed across languages, suggesting that idiomatic structures in each language are shaped by cultural and linguistic nuances. Therefore, the majority of the financial idioms examined show structural variance or partial similarity, underlining the complex nature of language and its adaptation to different cultural contexts.

**Table 1.** *Comparative table of equivalent English and Vietnamese idiomatic expressions denoting finance*

Type	Quantity	Percent
Fully identical	8	12%
Semantic identical, partial structural similarity	24	35%
Semantic identical, structural variance	36	53%

### ***Fully identical idioms***

It can be seen in Table 2 that the comparison of syntactically and meaningfully identical semantic units between English and Vietnamese is provided in detail. So, the idioms listed represent common cultural expressions related to money, illustrating how both languages use similar structures to convey universal ideas about financial matters, such as the value of money, spending, and saving. This analysis explored these idioms, focusing on their syntactic structure, meaning, and cultural implications. Regarding the syntactic structure and patterns, the syntactic structure of these idioms is primarily comprised of verb phrases (VP) or simple sentences (S+V+C), with a few instances of paired verb phrases (VP, VP). These patterns of their structures were seen as a crucial role in proving that both languages write some expressions for more complex concepts using almost the same grammatical ways. As an example, English and Vietnamese have the idioms "spend money like water" and "tiêu tiền như rác," respectively, that have the same structure of a verb phrase followed by a comparative noun in both languages (i.e., "like water" in English and "like rubbish" in Vietnamese). This formal similarity encodes a common way of expressing figurative descriptions of the ease and wastefulness of monetary expenditures. These idioms are not just language or phrases; they represent cultural perspectives on money, how to handle it, and the outcomes of such actions. The English idiom "money is the root of all evil" parallels the Vietnamese "đồng tiền làm tối mắt," among a slew of sayings all cautioning against the souring effects of greed and the pursuit of wealth. The fact that diverse cultures use a similar idiomatic construction implies a common awareness of moral danger around economics: the pursuit of wealth can supersede judgment and result in an impoverished quality of life. Notably, the idiom "the game is not worth the candle," implying an undertaking which is not worth the bother, is common to both languages ("tiền rợ quá tiền trâu" in Vietnamese). This reflects an understanding of cost-benefit analysis in a cultural context, which is something both cultures share that necessarily implies the cultural belief that not all pursuits are worth the dedication and resources expended. Such sayings demonstrate a shared value in pragmatic judgment of worthiness and level of effort, especially as it relates to financial pursuits. While only used in a similar fashion as a concept in one Western language as we came across, the expression "get your money's worth" and its Vietnamese equivalent, "đáng đồng tiền bát gạo", emphasize how

the responsibility to pay for something likely lies in that something being worth the price you paid. These idioms imply practicality, where individuals have a responsibility to be both intelligent and fair, ensuring they get the most out of what they pay for. Likewise, the aphorism "half a loaf is better than none," which finds its parallel in Vietnamese ("một đồng cũng đỡ một đồng") is a carrier of a motif of acceptance and appreciation for whatever is, despite it being lesser than expected. This embodies a sense of cultural trend or recognition of disposed wealth, which resonates in cultures emphasizing frugality or practicality over extravagance. The moral and ethical aspect: In English, the idiomatic saying "cheaters never prosper" holds a moral message similar to that of its Vietnamese counterpart "của phù vân không chân hay chạy." Both societies share the belief that deceitful practices might ultimately lead to failure, underscoring the importance placed on integrity in both cultures. This idiomatic similarity reflects a universal ethical perspective on the value of honesty in achieving lasting success and avoiding downfall.

**Table 2.** Fully identical idioms

English idioms				Vietnamese idioms			
No.	Idiom	Patterns	Syntactic structure	Idiom	Patterns	Syntactic structure	Meaning
1	spend money like water	VP+like+N	Verb phrase	tiêu tiền như rác	VP+like+N	Verb phrase	to regularly spend large amounts of money
2	get/have your money's worth	V+NP	Verb phrase	đáng đồng tiền bát gạo	V+NP	Verb phrase	get good value for the money you have spent
3	money is the root of all evil	S+V+C	Simple sentence	đồng tiền làm tôi mất	S+V+C	Simple sentence	the pursuit of money can lead to negative consequences
4	the game is not worth the candle	S+V+C	Simple sentence	tiền rợ quá tiền trâu	S+V+C	Simple sentence	something is not worth the effort needed
5	waste not, want not	VP, VP	A pair of verb phrases	ăn cần ở kiệm	VP+VP	A pair of verb phrases	if you never waste anything, you will have it when you need it
6	have money to spare	V+NP	Verb phrase	có của ăn của để	V+NP	Verb phrase	have more than you need
7	half a loaf is better	S+V+C	Simple sentence	một đồng	S+V+C	Simple sentence	you should be grateful

	than none/no bread			cũng đỡ một đồng			for something, even if it is not good, much, etc. as you really wanted
8	cheaters never prosper	S+V	Simple sentence	của phù vân không chân hay chạy.	S+V	Simple sentence	dishonesty leads to eventual failure

*S: Subject; N: Noun; NP: Noun phrase; V: Verb; VP: Verb phrase; C: Complement*

This finding aligns with Nguyen et al.'s (2020) observation that idiomatic expressions often reflect shared human experiences, particularly in universal domains like finance. However, the relatively low percentage of completely identical idioms indicates that structural and cultural differences still contribute to a large extent.

### ***Semantically identical, partial structural similarity***

Table 3 presents a detailed comparison of semantically identical idioms in English and Vietnamese, focusing on those that exhibit partial structural similarities. This analysis highlights the fascinating interplay between language structure, culture, and idiomatic expressions. Each idiomatic pair in the table conveys the same underlying meaning but follows different syntactic and structural patterns in their respective languages. Table 3 illustrates the structural differences in their meaning for language, especially rhythm, cultural nuances, and linguistic conventions. The idiomatic pair "rob Peter to pay Paul" (English) and "giật gấu vá vai" (Vietnamese), as seen in Table 3, explains the concept of borrowing money from one person to pay another debt. Even though they have the same semantics, those two idioms differ significantly from each other syntactically. Novels are written and read with angst because of articulation and connection, and the English phrase has only one verb phrase because it is all about "robbing" and then "paying," either in this world or the next, a little sex getting us to heaven after the debt is paid. Meanwhile, the Vietnamese version is more descriptive, using a compound verb ("giật", to snatch, and "vá", to patch) combined with noun phrases ("gấu", bear, and "vai", shoulder) and added more meanings among the sentences. Vietnamese idiom, in comparison, introduces a more complex structure, which adheres to the language's tendency to favour coupled verb phrases, which makes sure that the core idea is conveyed while also engendering a rhythmic, balanced quality, a characteristic of Vietnamese idiomatic practices. The second comparison, "poor as a church mouse" (in English) and "nghèo rớt mùng tơi" (in Vietnamese), also have the same meaning of being extremely poor. But the structural distinction is more apparent here. The English idiom uses a simple adjectival phrase to compare someone's poverty to that of a church mouse by forming the analogy with "as." In comparison, the Vietnamese idiom "nghèo rớt mùng tơi" employs an adjective phrase ("nghèo") that combines with a verb phrase ("rớt mùng tơi"), vividly expressing how impoverished one may be. The inclusion of the verb phrase in the Vietnamese idiom attaches to the phenomenon of movement, which expands the emotional aura and illustrates the phenomenon of destitution more distinctly. It is a common feature of idioms in Vietnamese, where even-syllable patterns are



preferred, and expression styles are more descriptive and action-oriented. The third pair of idioms, "money talks" (English) and "nhà giàu nói đâu ra đấy" (Vietnamese), investigates the nexus between wealth and power. The Vietnamese version, however, is more descriptive, as it contains the subject ("nhà giàu," the rich) and a complement ("nói đâu ra đấy," speaking authoritatively, with influence). This extra component in the Vietnamese idiom stresses savagery and cleverly mirrors the cultural landscape, which has devised a way of understanding that wealth translates into power - not only material power but also a right of way. This highlights the cultural significance of wealth and authority as the Vietnamese idiom uses more descriptive language as compared to the terseness of the English idiom. The last couple, "scrimp and save" (English) and "ăn nhịn để dành" (Vietnamese), both mean to live frugally to save for a goal. Both idioms use paired verb phrases, which is a structural feature common to Vietnamese idioms, and the English version, while structurally basic, expresses the same economic principle. In the Vietnamese version, however, there's a touch of self-restraint ("ăn nhịn"), which makes the idiom about conciliation and self-discipline. This nuanced difference in meaning reflects the cultural emphasis in Vietnamese on self-control, endurance and fortitude in the face of difficulty.

Examples of this type of idiom have different structures but the same meaning, reflecting specific language patterns. This is similar to the idiom "tighten your belt" in English and thắt lưng, buộc bụng in Vietnamese. They both refer to economizing. Whereas the English version deploys one verb phrase ("tighten your belt"), the Vietnamese opposite brings an extra verb phrase "buộc bụng" (tighten your stomach), making a more descriptive expression. This result is consistent with the observations of Hoang et al. (2024) - whose exploration of idiom collection and parsing reveals that idiomatic pairs in Vietnamese tend to statically structure within an even-syllable sphere and that idioms in English tend to derive within an odd-syllable structure. This functional difference can be found in the example above, where the Vietnamese idiom uses a compound verb structure to preserve rhythm and balance, a common element of word pairs in Vietnamese idiomatic use.

**Table 3.** *Semantically identical, partial structural similarity*

English idioms				Vietnamese idioms			
No.	Idiom	Patterns	Syntactic structure	Idiom	Patterns	Syntactic structure	Meaning
1	rob Peter to pay Paul	V+s.o.+ Adv/Adv P	Verb phrase	giật gấu vá vai	V+ N/NP, V + N/NP	A pair of verb phrases	to borrow money from one person to pay back money you borrowed from someone else
2	poor as a church mouse	Adj+as+ NP	Adjective phrase	nghèo rớt mùng tơi	Adj + VP	Adjective phrase	very poor
3	money talks	S + V	Simple sentence	nhà giàu nói đâu ra đấy	S + V + C	Simple sentence	money grants influence, privilege, and persuasion

4	scrimp and save	V+Conj+V	Verb phrase	ăn nhin để dành	VP+VP	A pair of verb phrases	try to live on very little money in order to afford something
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*S: Subject; N: Noun; NP: Noun phrase; V: Verb; VP: Verb phrase; Adj: Adjective; AdjP: Adjective phrase; C: Complement; s.o.: Someone; Conj: Conjunction*

These partial similarities reflect the idioms' similarity across syntactic standards but the retention of common meanings. This is a great insight for translation as it emphasizes the need to change the grammatical forms to attain idiomatic accuracy.

#### *Semantically identical, structural variance*

Most idioms are like this - the meanings are consistent, but the structures are very different. Take the English idiom “cheap and nasty” versus the Vietnamese “của rẻ là của ôi” for example. While both idioms convey the notion that cheap goods are usually subpar, they do so with different forms and expressions. The English equivalent relies on an adjective pair (“cheap” and “nasty”) in a compact, descriptive structure to convey its sense. By comparison, the Vietnamese idiom comes as a simple sentence, literally meaning “cheap things are spoiled things” - which emphasizes the relationship between inexpensive and subpar. This concept gets across to a reader as a cultural understanding that price and quality are a trade-off and also points out the different styles of saying this in different languages.

Table 4 compares semantically identical idiomatic expressions in English and Vietnamese that demonstrate structural variances. Such idioms have close meanings in both languages; however, they are considerably distinguished based on the syntactic structure. This table is certainly insightful as it contrasts how structural characteristics of a language restrain or develop the syntactic patterns of idiomatic expressions and, thus, provides important insights from the cultural and linguistic perspectives. The first set of idioms combines "if you pay peanuts, you get monkeys" and "tiền nào của ấy", where both of them convey the idea of getting what you have paid for. As for the English idiom, it refers to a hardly perceivable pattern that establishes a complex sentence where the subjects: "if you pay peanuts" and "you get monkeys" are connected via the conditional clause. Precisely, this implies an emphasis on the cause-and-effect link between the price paid and the quality received. However, the Vietnamese idiom "tiền nào của ấy" is much steadier as it was formed by two noun phrases that can interact with the same meaning but lack the conditional construction. This proves the Vietnamese language's preference to use more laconic forms, which are structurally easier. The English version of the wording provides a more profound grammatical structure that outlines a more straightforward causative link. Another example combines "have money to burn" and "của như nước", which also gives the reader a similar meaning that refers to having a large amount of money or awesome wealth. As for the English idiom, a verb phrase is combined with a noun phrase – "have money" and "to burn" – which provides a visual metaphor of wealth excess and wealth abundance. The Vietnamese analogical idiom does not include the verb and, thus, features two noun phrases – "của" and "như nước" that translate as "money" and "like water" and "money abundance like water," respectively. This structural difference focuses on how the English idiom uses a verb phrase to focus on the action, while the Vietnamese wording generates a unique image full of form and volume. The third idiom refers to wasting money such as "money down the drain" (English) and "hao tài, tốn của" (Vietnamese). In English, the idiom is based on a noun phrase ("money") and a prepositional phrase ("down the drain"), in both cases emphasizing the final and irreversible disappearance of money. The

Vietnamese version uses a pair of phrasal verbs, "hao tiền" and "tốn bạc", respectively, whose literal translation would be "wasting money" and "spending resources". The structural difference here is more profound as the English version uses a preposition to phrase the directional or consequential nature, while the Vietnamese version verbs the act of wasting or spending, giving it an active, ongoing sense to the idiom. "Money makes the man" (English) and "đồng tiền không phần không hò, đồng tiền khéo điểm khéo tô mặt người" (Vietnamese) both suggest that a person's status is defined by their wealth. English idiom is only a simple sentence with one subject, verb, and object ("S + V + O"), whereas, in Vietnamese idiom, two clauses are compiled to create a compound sentence ("S + V + C") to explain the powerful role of the money influencing the appearance and reputation of an individual. The Vietnamese idiom adds more detail by stating, "Money that doesn't have makeup still makes a person's face look good," which emphasizes the power of money to elevate a person's status or appearance, even without superficial enhancement. The more complexity in the Vietnamese version indicates that the idea is more nuanced, revealing the cultural significance placed on wealth and its ability to shape perceptions. The fifth pair, "cost an arm and a leg" (English) and "đắt như vàng" (Vietnamese), both mean that something is very expensive. The Vietnamese idiom uses an adjective phrase ("đắt" - expensive) and then "như" + a noun phrase ("vàng" - gold), whereas the English idiom uses a verb phrase. The English structure focuses on the verb "cost," which suggests a trade, while the Vietnamese use an adjective to denote the expensive nature of something and attach it through a linking verb to gold, which represents wealth and high value. This distinction underscores the English case's preoccupation with transactional action, while Vietnamese construction relies on visual comparison. The sixth example compares English to Vietnamese for "cash on delivery" and "tiền trao, cháo múc," both of which indicate that you pay for items upon receiving them. The English phrase is an idiomatic noun phrase consisting of the noun cash and a prepositional phrase on delivery, simply stating the payment terms. In contrast, the Vietnamese idiom consists of two verb phrases, "tiền trao" and "cháo múc", which literally translates as "money give" and "porridge scoop." It adds a cultural twist to the Vietnamese idiom since "cháo múc" (take rice porridge) could conjure the image of a direct hands-on transaction, fitting into a culture where transactions are done quickly. Lastly, both "money for old rope" (English) and "làm chơi ăn thật" (Vietnamese) refer to money made with minimal effort. In this structure, a noun phrase structure ("money") relates to a prepositional phrase ("for old rope"), which communicates the idea of an easy gain. In the Vietnamese expression, we have a colloquial verb phrase (làm chơi - do playfully) alongside the fork phrase (ăn thật - eat earnestly) to convey a sense of haphazard labour yielding a tangible outcome. This Vietnamese idiom, with its paired verbs, offers a more vivid account of an act that appears casual but delivers potent rewards.

**Table 4.** *Semantically identical, structural variance*

No.	English idioms			Vietnamese idioms			Meaning
	Idiom	Patterns	Syntactic structure	Idiom	Patterns	Syntactic structure	
1	if you pay peanuts, you get monkeys	S + V + O, S + V + O	Complex sentence	tiền nào của ấy	NP+NP	A pair of noun phrases	you get what you pay for

2	have money to burn	V + N/NP	Verb phrase	của như nước	N/NP+ như+ N/NP	Noun phrase	have so much money that you can spend as much as you like
3	money down the drain	N+Prep+ (Art)+N	Noun phrase	hao tài, tốn của	V+N/NP, V+N/NP	A pair of verb phrases	a waste of money
4	money makes the man	S+V+O	Simple sentence	đồng tiền không phần không hồ, đồng tiền khéo điểm khéo tô mặt người	S+V+C, S+V+C	Compound sentence	means that a person's status is defined by their wealth.
5	cost an arm and a leg	V+N/NP	Verb phrase	đắt như vàng	Adj+ như+ N/NP	Adjective phrase	to be very expensive
6	cash on delivery	N+Prep+ (Art)+N	Noun phrase	tiền trao, cháo múc	S+V, S+V	A pair of clauses	to pay for goods when they are delivered
7	money for old rope	N+Prep+ (Art)+ N/NP	Noun phrase	làm chơi ăn thật	VP+VP	A pair of verb phrases	money that is earned very easily and with very little effort

*S: Subject; N: Noun; NP: Noun phrase; V: Verb; VP: Verb phrase; Adj: Adjective; AdjP: Adjective phrase; O: Object; C: Complement; Prep: Preposition; PrepP: Prepositional phrase; Art: Article*

This finding is consistent with the conclusions of Hoang et al., (2024), which indicate that English and Vietnamese idioms often share semantic meanings but differ in structural representation. For translators, this presents a challenge: maintaining the idiom's core meaning while adapting its cultural nuances to the target audience. Additionally, educators can use such examples to teach students about cultural relativity in language, fostering cross-cultural competence.

## **Conclusion**

This study examined the similarities and differences in financial idioms between English and Vietnamese, thereby contributing to a better understanding of the relationship between language, culture, and finance. It classified 68 pairs of idiomatic expressions into three categories: 1) fully identical, 2) semantically identical but partially structurally similar, and 3) semantically identical with structural variance. The findings indicate that such financial concepts are known worldwide for numerous different cultures as only a small portion (i.e. 12%) of financial idioms display both syntactic structure as well as semantic meaning in both languages. However, this low frequency also highlights the role of language-specific phenomena and cultural specifics. The second category, semantically identical and partial structural similarity (35%) indicates that idioms can keep their semantic meaning, but are still flexible to be formed in accordance to the target language structure and preferences. For example, the English idiom "tighten your belt" and its Vietnamese equivalent "thắt lưng, buộc bụng" both convey the idea of economizing, but the structural differences reflect linguistic and cultural preferences in expressing such concepts. This highlights the adaptability of idiomatic expressions, which can be modified to fit the syntactic rules of each language while maintaining semantic equivalence. This third category was semantically identical but differing structurally, comprising the majority of idioms analyzed (53%) and highlighting that financial idioms expressed in English and Vietnamese may share similar connotations but demonstrate remarkably distinct structural compilation. The English phrase cheap and nasty and the Vietnamese saying "của rẻ là của ôi" mean that low priced goods are invariably shoddy, although the grammar and the words are different. These differences in structure illustrate syntactic selection while revealing each language's view on worth and quality, highlighting the cultural foundations underneath such expressions.

In addition, this research looks into the correlation between financial idioms in both English and Vietnamese, thus providing insight to how language embodies cultural values and economic thoughts<sup>3</sup>. The comparative method emphasizes the need to both better understand language structures and the cultural contexts in which idioms arise. Perhaps this resource could assist teachers, interpreters, and intercultural communicators in facilitating interaction and understanding between cultures. Since financial idioms are culturally distinctive and predominantly symbolic, the study emphasizes the importance of cultural adaptation in translation. In order to preserve the idioms of the phrase, translators need to absorb these nuances and adapt their prose to the cultural context of the target language. Translation of financial terms with different meanings in different cultures requires an understanding of the nuances of each language. The report is a great example of cross-cultural communication that highlights how languageways can shine a light on the cultural norms and economic philosophies of different societies. The linguistic differences can give insight into how different peoples conceptualize things like wealth, worth, and finance. This article is essential for anyone involved in international business, diplomacy, or other areas of cross-cultural communication and understanding. The study highlights the necessity of integrating idiomatic expressions into language education curricula. Idioms are markers of linguistic complexity and cultural depth, and this study can help teachers talk with students about the cultural relativity of language and how different languages adapt commonly held notions to their linguistic systems. The findings have significant implications for improving translation accuracy, enhancing cross-cultural communication, and enriching language education.

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