

CHAPTER I

INTRODUCTION

1.1 Background of Study

Language plays an essential role in fulfilling human needs. Through language, humans can interact with each other, introduce their identity, and express their feelings. Every language has its range of pronunciation, structure, intonation, and dialect. The distinctive forms of a language can be a challenge for translators to translate into another language.

In the Theory and Practice of Translation (Nida and Taber 1982, p. 3), Taber states that "every language has characteristics that make it special." As far as we know, translation serves to transfer from one language to another. Like the languages in this world, sometimes we need translation because some groups need help communicating with others from abroad. Translation is essential for business between countries, such as business agreement letters.

Terms or conditions are requirements that form part of a contractual engagement. Each of these provisions gives rise to contractual obligations, the breach of which may result in litigation. Every contract made by a company will have essential terms that vary in type. The terms of an agreement can legally bind the parties with a minimal set of obligations, therefore the groups involved often go back and forth negotiating terms and conditions until both are satisfied. Contract terms protect the parties' best interests by limiting time, costs, and compensation. Some words are standardized and used in many types of contracts. However, some provisions apply specifically to the parties involved.

Legal documents include many languages and sometimes must translated. Translating legal documents is complex and covers various topics and papers, from subpoenas and birth certificates to business contracts. It includes many sub-specialties, and the need for precision makes the work challenging and very important. For the general public, legal translation refers to translating legal documents from one language to another. It can include articles on legal topics, such as statutory texts, academic research related to the law, and legally binding documents, such as contracts.

However, different documents require different types of expertise. For example, a litigation translator must be qualified to translate tax reports or insurance claims. Many businesses require legal translation to comply with regulations and communicate legal concepts in multiple languages. Globalization is increasingly connecting industries worldwide, making the need for multilingual documents more critical than ever.

The example below is taken a fragment of *Gojek's* Terms and Conditions:

“We only provide official Application software on authorized digital marketplaces, such as Google Play Store or Apple App Store, and only for use on mobile phones or tablet devices. Downloading the Application from platforms other than authorized digital marketplaces and/or to devices other than mobile phones or tablets is a violation of these Terms of Use and Our intellectual property rights.”

The writer is interested in examining the personal references and their translations found in the Terms and Conditions involving Indonesian and English. Therefore, this study is titled "Exploring the Use of Personal References in the Indonesian Terms and Condition and Their English Translations".

1.2 Theoretical Framework

1.2.1 Translation

The translation is generally defined as the activity of transferring messages from one language to another without being there to carry the original meaning and value of the target language. Apart from this definition of light, there are deeper and more detailed definitions made by scholars. Brislin (1976, p. 1), states that "Translation is the process of transferring the author's ideas from ST to TL, whether the language is written or in form". The writer further explains linguistic form refers to words, phrases, clauses, sentences, paragraphs, etc.

Translation is transferring process the message or meaning of the source language for target language. It can be said that translation is more important to maintain the language idea in the target. The position of terminology in legal translation is very vital especially in prescriptive legal text. This sets the background for the research question, i.e, how banking terms from different legal system poses problems for English – Indonesian translators of T&C for banking services and how such problems are solved.

1.2.1.1 Techniques of Translations

There are various translation terms associated with the notion of word translation. Hatim and Munday (2004) refer to it as a strategy, although Hoed (2006) refers to it as a method and Newmark (1988) refers to it as a procedure. This distinction is unnecessary since these phrases are fundamentally overlapping in the sense that some concepts are the same but stated in various ways. These distinctions serve the same purpose, which is to solve translation challenges at the level of words, phrases, and sentences.

The translation procedures are applied on the level of words, phrases, and sentences (micro). These tools can be used to detect and assess translation equivalents

and can be used to examine various linguistic units of a language. The examples given below consist of two pairs: one is from Molina and Albir (2002), covering various language pairs, and the other one is from Hartono (2017), involving English and Indonesian.

a). Adaption

Adaptation is the replacing of the elements of the source text (ST) with the culture of the target text (TT) ,e.g :

ST: Baseball (English)

TT: Fútbol (Spanish)

This translation is carried out due to differences in the popularity of the sport, local preferences, or cultural contexts that differ between baseball and soccer. Adaptation aims to keep the message relevant and understandable to the audience in the new translation context.

ST: Dear sir

TT: Yang Terhormat

This translation technique is use to adapt with the Indonesia language culture.

b). Amplification

Amplification refers to the act of adding supplementary information that is not explicitly mentioned in the source text, such as explanatory paraphrasing or additional details, e.g :

ST: شهر رمضان (Arab)

TT: Ramadan, the Muslim month of fasting (English)

The purpose of using amplification techniques in the translation is to provide additional information that clarifies meaning and context, specifically emphasizing the practice of fasting associated with Ramadan in the Muslim religious context.

ST: I was ham

TT: Aku menjadi pusat perhatian orang banyak karena kostum dan aktingku

The word *ham*, which is usually associated with the term theater, means an unskilled actor who overacts, all-star, hot, to act with exaggerated voice and gestures, to overact, someone who wants to be the center of attention.

c). Established Equivalent

Established Equivalent is a translation approach that attempts to utilize a phrase or expression that is known (in the dictionary or by language norms) to be an equivalent in the target language (TL). The equivalent set consists of words or phrases recognized as equivalents in TL, e.g.:

ST: They are as like as two peas (English)

TT: Se parecen como dos gotas de agua (Spanish)

In this case, the phrase "Se parecen como dos gotas de agua" is used in Spanish to convey the idea of great similarity or resemblance, similar to the English expression "as like as two peas". This technique ensures that the meaning and nuances of the expression are maintained in the translation process.

ST: They are as like as two peas.

TT: Mereka sangat mirip.

The point is to describe something that is almost the same or similar if translated into Indonesian two peas are dua kacang polong, which is known that the beans are the same shape.

d). Borrowing

Translation techniques that directly borrow words or phrases from other languages. Typically, words or expressions that are borrowed are unaltered or pure .

e.g :

Pure

ST: Lobby (English)

TT: Lobby (Spanish)

Naturalized

ST: Meeting (English)

TT: Mitin (Spanish)

The use of naturalized borrowing technique in the translation of "ST: Meeting" into "TT: Mitin" is to adopt a word from the original language into the target language, but with an adjustment or naturalization to the grammar or spelling. In this case, "Mitin" is a word taken from Spanish, but has been adapted to the grammar and spelling in the target language.

ST: "Never , I never eat asparagus "(The Luncheon).

TT: "Tidak, saya tidak pernah makan asparagus.."

In this text uses a type of pure borrowing where asparagus is translated into asparagus.

e). Calque

Calque is a translation technique that literally and structurally translates an abroad word or phrase, e.g :

ST: École normale (French)

TT: Normal School (English)

In translating "ST: École normale" into "TT: Normal School", the Calque technique is used to preserve as far as possible the original structure and vocabulary of the source language (ST) in the target language (TT), so that the accuracy of meaning and the consistency of terminology are maintained.

ST: Normal School.

TT: Sekolah Biasa.

in this text there are no changes in ST or TT.

f). Literal Translation

A literal translation technique is one in which a word or statement is translated word for word. It does not imply translating one word for another, but rather a shape that corresponds to function and meaning.

ST: She is reading (English)

TT: Ella está leyendo (Spanish)

The text above aims to translate each word or phrase from the source language (ST) to the target language (TT) with little variation or interpretation of meaning. The goal is to maintain the basic meaning and structure of the original sentence.

ST: Experienced team.

TT: Tim yang berpengalaman.

The sentence above uses literal translation because the source language is directly translated into the target language with little structural adjustment.

g). Transposition

Transposition is replacing the grammatical structure of ST with the grammatical design of TT. This technique is used to change the original form of ST to achieve a similar effect.

ST: He will soon be back (English)

TT: No tardará en venir (Spanish)

The transposition technique in translating "ST: He will soon be back" into "TT: No tardará en venir" involves rearranging words or phrases in the source sentence to fit the more regular or natural grammar and sentence structure of the target language.

ST: Let's get little star home to the moon

TT: Antar bintang kecil supaya Kembali ke bulan

In this sentence, the sentence type changes from an invitation claim "let's" to a command sentence "antar".

h). Modulation

Modification means changing the point of view, focus, or cognitive categories that exist in ST, both lexical and structurally .

ST: ستصير أبا (Arab)

TT: You are going to have a child (English)

The use of the translation technique of modulation in this example is to change the point of view or modulation from the future prediction form in the source language (أبا ستصير) to the actual situation or future plan in the target language (You are going to have a child). Modulation allows the translator to adjust the sentence structure to suit the conventions and better understanding in the target language, while still maintaining the basic meaning of the source text.

ST: Laporan itu akan saya sampaikan besok pagi

TT: I will submit the report tomorrow morning

i). Compensation

Because these parts or effects cannot be substituted or have an equivalent in TT , compensation is employed to bring information or stylistic effects from ST to TT.

ST : I was seeking thee, Flathead (English)

TT : En vérité, c'est bien toi que je cherche, O Tête-Plate (French)

The use of compensation translation technique in this example is to overcome the differences in language and sentence structure between the source language (English) and the target language (French) by introducing additional words or phrases.

Thus, the translation not only conveys the original meaning, but also retains the language style and nuances typical of the French language.

ST: Me? exclaimed Mrs. Albert Forrester, for the first time in her life regardless of grammar.

TT: Apa? teriak Ny. Albert Forrester, untuk pertama kali dalam hidupnya lupa pada tata bahasa.

In the above case, Mrs. Forrester told "Me" instead of "I", so she forgot the correct grammar. The Indonesian translation is "Me?" In the above case, the correction method is converted to "apa?". or "Apaan?" or in another sense "Maksudmu aku?" why this? There is no Indonesian word that corresponds to the same linguistic unit (phonetic pronoun) as in "Aku?" over it .

j). Generalization

Generalization is a technique that uses a more generic or neutral translation of a term, this technique is used when a term in the ST refers to something specific, while the TT does not refer to the same apart, e.g. :

ST: Guichet, fenêtre, devanture (French)

TT: Window (English)

The aim of this translation technique is to simplify complex language by using words that are commonly used in the target language. It involves combining several words from the source language into one word in the target language, so that the text is more easily understood by those with limited language skills.

ST: She was letting her temper go by inches.

TT: Dia sedikit demi sedikit kehilangan kesabarannya

"Go by inches" is not translated as "inci demi inci" as no such figurative expression is known in Indonesian, but has been replaced by a more common expression i.e. "sedikit demi sedikit". increase.

k). Particularization

Particularization is an interpretation technique that tries to interpret a term by trying to find a more specific or extraordinary identical, e. g:

ST: Window (English)

TT: Guichet, fenêtre, devanture (French)

The purpose of using particularization translation technique in this text is to clarify or specify the terms in the target language, incorporating diverse variants or more precise meanings from the source language.

ST: They are forgetting a star!

TT: Mereka lupa bintang itu!

In this sentence, the article 'a' in 'a star' indicates that the star in question is still indefinite, but the translator makes it more specific to be ' bintang itu'.

l). Variation

Variation is a translation strategy that endeavors to modify linguistic or paralinguistic components (such as pitch and body language) that may influence aspects of linguistic diversity, such as altering written attitude, manner, regional vernacular, and more, e. g:

Introduction or change of dialectal indicators, changes of tone, etc.

This shows that the translator has the responsibility to not only transfer words, but also to accommodate differences in dialect, tone, and other linguistic aspects to keep the translation relevant and effective in the cultural and linguistic context of the target language.

ST: Please tell me how you feel.

TT: Tolong beritahu saya bagaimana perasaan Anda.

m). Reduction

The process of reduction is a translation strategy that lessens the amount of information in the target text, e.g:

ST: Ramadan, the Muslim month of fasting (English)

TT: شهر رمضان (Arab)

Using the translation reduction technique in this example, "ST: Ramadan, the Muslim month of fasting" to "TT: شهر رمضان," is to simplify the information and convey only the gist of the source text, according to Arabic norms and customs. This translation is more concise, direct, and focuses on the main information about Ramadan as the Muslim month of fasting.

ST: Just and equitable treatment

TT: Hubungan yang adil

The word "just and" is translated or omitted because the translation of the word "equitable" corresponding to the words "adil", "wajar", "pantas", "atau" and "patut" is clear enough.

n). Substitution

The technique of substitution in translation, whether it is linguistic or paralinguistic, involves replacing one set of elements with another. This approach aims to substitute linguistic elements with paralinguistic ones, such as replacing intonation with gestures or vice versa, e.g. :

Put your hand on your heart (Arab) ⇒ Thank you (English)

The use of the substitution translation technique in this example, "Put your hand on your heart (A) ⇒ Thank you," is to replace expressions or statements in the

source language with expressions or words in the target language that have equivalent or similar meanings. In this case, the substitution is done to create a more precise and understandable translation in the target cultural and linguistic context. The choice of "Thank you" is considered an appropriate equivalent to convey gratitude, which may have a different meaning and expression than "Put your hand on your heart" in certain contexts.

ST: Thank you.

TT: Terima kasih.

The use of the substitution translation technique in this example is to replace a spoken in the source language with an equivalent or at least similar meaning in the target language.

o). Discursive Creation

The method of translation attempts to establish or produce a temporary substitute that is entirely disconnected and unpredictable, e. g:

ST: 'Rumble Fish (English)

TT: 'La ley de la calle (Spanish)

ST: "Rumble" fish"

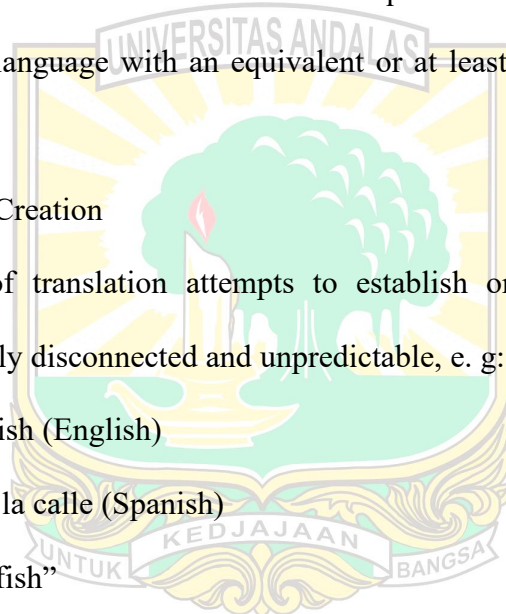
TT: 'Ikan Gemuruh '

In fact, the phrase "Rumble fish" itself does not have any continuity in meaning with the phrase

p). Linguistics Compression

Linguistic compression means to components linguistic elements in the target language. It is often used in simultaneous interpreting and sub-titling. (Molina dan Albir, 2002, p. 510) e.g :

ST: Yes, so what? (English)



TT: ¿Y? (Spanish)

In this example, the translator decided to keep the sentence structure short and direct, making it more similar to the way Spanish people usually respond to short questions or statements, by using the word "¿Y?". The use of "¿Y?" is an example of linguistic comparison, as the translator does not simply replace words one by one, but also pays attention to the way the target language expresses the equivalent meaning of the source language.

ST: I want you to know

TT: Ketahuilah

q). Description

The description is a translating method that involves substituting a word or phrase with a depiction of its shape and/or purpose, e. g :

ST: Panettone (Italian)

TT: The traditional Italian cake eaten on New Year's Eve (English)

There is an element of description in the text above where the translation provides additional information about what "Panettone" is. The translation explains that Panettone is "a traditional Italian cake eaten on New Year's Eve." This description helps readers who may not be familiar with the term "Panettone" to understand the type of cake and the traditional context of its consumption.

ST: Cow-creamer

TT: Poci yang berbentuk sapi untuk tempat susu

"Cow-shaped pot for milk" is how the term "cow-creamer" is defined.

1.2.2 Cohesion

Cohesion is a network of lexical, grammatical, and other relationships that determine the relationship between parts of a text. This relationship or bond is

arranged and to a certain extent so that the formation of a text. Cohesion is an external relationship and also cohesion connects the actual words and expressions that are seen and heard. The word cohesion involves the notion of cohesion and wholeness, and cohesion refers to the aspect of form and cohesion is the formal aspect of language in discourse (Tarigan, 1987, p. 96).

The cohesion refers to the connections between its many language-marked divisions. The term "cohesion" mainly refers to the relationship between form, i.e., how words and phrases are combined to create paragraphs with a coherent and complete significance. Coherence is the link between different grammatical or lexical structures used within a conversation According to Halliday and Hasan (1976), cohesion can be divided into two types: lexical cohesion and grammatical cohesion. They will be further explained below.

1.2.2.1 Lexical Cohesion

Lexical information refers to knowledge of a language's lexicon or words. As a result, the meaning of a word as it appears in a dictionary might be described as its lexical meaning. It is essential for translators to take the context into account while working on translation assignments since certain English terms may have many meanings in Indonesian. In Indonesian, the word "good" can be rendered in a variety of ways, including pandai, lumayan, pintar, layak, enak, senang, and cerah. Given that a single phrase has several translations, a translator should be able to choose the most relevant one to employ.

1.2.2.2 Grammatical Cohesion

Grammatical cohesion refers to the combination of terms between sentences that form grammatical aspects. In linguistics, grammar refers to the logical and structural rules that govern the construction of phrases, phrases, and words in natural language.

The term also refers to the study of these rules, and this field includes morphology and syntax, often complemented by phonetics, phonology, semantics, and pragmatics.

This research focuses on references so that this research explains as much detail as possible about personal references.

1.2.3 References

Reference shows something that has been or will be said in the previous or next sentence or clause so that cohesion is created. Each language has certain items that have reference features. In English, reference occurs in three forms: personal, demonstrative, and comparative. Reference is the relationship between several elements that occur in the form of interpretation from one thing to another. Reference is the special nature of the information marked for retrieval (Halliday and Hasan 1976, p. 31). In the case of references, the information to be retrieved is the referential meaning, the identity of the things or classes of certain things being referred to and the cohesion lies in the references.

Linguists state that "The term of reference is traditionally used semantically for the relationship that exists between a word and what it shows in the real world." However, such a definition is too general for Halliday and Hasan because they distinguish situational references from textual references. In this research the author explains about personal references of English and personal references of Indonesia.

1.2.3.1 Personal References

A. Personal Reference in English

The reference category includes three categories: personal pronouns, possessive pronouns (often called possessive adjectives), and possessive pronouns. This frame of reference is known as Person, where the word "person" is used in the specific sense of "role". The categories recognized traditionally are First Person,

Second Person, and Third Person, interestingly with the Singular and Plural categories. The importance of the person system is as a means of referencing relevant people and objects. The main difference is between humans on the one hand and all other creatures on the other hand, which is determined by their role in the communication process.

The first and second-person speaking roles should be distinguished from the other roles (third person). Only the third person has an intrinsic sense of coherence since it frequently alludes anaphorically to a sentence that came before it. To put it another way, only anaphoric references which establish a connection to a previous section of the text are significant to cohesiveness. The cohesion of the selected texts has been analyzed depending on the method proposed by Halliday and Hasan 1976, pp. 329-340 such as:

Personal Reference					
Person		Singular		Plural	
		Subject	Object	Subject	Object
First		I	Me	We	Us
Second		You	You	Your	Yours
Third	Masculine	He	Him	They	Them
	Feminine	She	Her		
	Neuter	It	It		

B. Personal Reference in Indonesia

Personal pronouns reflect social relations between people far more than do other parts of the language and a brief discussion of their social role is required.

(Sneddon, 1996, p. 160) only a limited number of words are purely pronominal. the full forms of these are:

Both of the initial singular forms that start with "I" have different social distributions, as will be explained below. In contrast, the exclusive first plural *kami* means "we" when the person being talked to is excluded, i.e., "I" and others but not you. The inclusive first plural *kita* means "we" when the person being spoken to is included, i.e., "I and you." All of the second-person pronouns have specific social use rules. The third person forms, with the exception of *beliau* 'he', 'she' (respectful), are socially neutral (Sneddon, 1996, p. 160).

The pronouns *aku*, *engkau*, *kau*, *kamu* (a recently produced form not used by all speakers) and *kalian* (a form used between equals who have a close relationship with each other) are intimate forms used by children and between equals. Although there is usually a perception of social superiority on the side of the speaker, they are occasionally used to older individuals. The pronouns *Saya* "I" and *Anda* "you" have a socially neutral sense. This is primarily true with *Saya*, even if its substitution for *Aku* normally denotes the absence of a close connection. However, as will be described later, *Anda* also communicates social information.

Kita, *Kami*, *Ia*, *Dia*, and *Mereka* are all socially neutral pronouns that mean "we" (inclusively) or "we (exclusively). Only the third-person pronouns *Beliau* (he, she) have a social meaning and refer to those who are highly respected in society. The largest variation occurs with second-person pronouns, which are those that are used to refer to the person being addressed. The 1950s saw the introduction of the artificial word *Anda*, which was meant to be a neutral form similar to the word "you" in English.

However, the fact that it lacks the intimacy of *engkau*, *kau*, and *kamu* as well as any indication of a kinship link meant that it was quickly restricted to impersonal contexts, such as addressing strangers who are the same age as or younger than the speaker. It is not frequently used when addressing people and, because it lacks an air of deference, a junior cannot use it when speaking to a senior. It is most commonly used in commercials, public announcements, and when addressing people at events like conferences since it is an impersonal form.

Ia and *Dia* in the third person singular both denote "he" or "she." *Dia* may happen in every posture. However, the incidence of *Ia* is limited to pre-verbal position. In other words, it can be substituted with *Dia* when it comes before a verb and is employed as the subject, in an active or passive phrase, or as the agent, in a type two passive. Only *Dia* is permitted in all other places, including those of object or agent after a verb, agent following a preposition, predicate, and possessive (Sneddon, 1996, p.164).

Below is the Indonesian personal reference table based on Sneddon's reference

Personal Reference		
Singular		Plural
First	Aku , Saya , -Ku	Kami, Kita
Second	Engkau , Kamu , -Mu	Kamu , Kalian
Third	Ia, Dia, Nya	Mereka

1.2.3.2 Translations of Personal References

Indonesian has a different pronoun system from English. It is a challenge in translating. These differences must be recognized by the translator. Most Indonesian

personal pronouns have two forms. This is due to the culture of our nation which is very concerned about social relations between humans. The etiquette of karma in our social life demands rules that are harmonious and in accordance with each other's dignity. In general, there are three parameters used as measurements: (1) age, (2) social status, and (3) kinship (Alwi, H. et al., 1998).

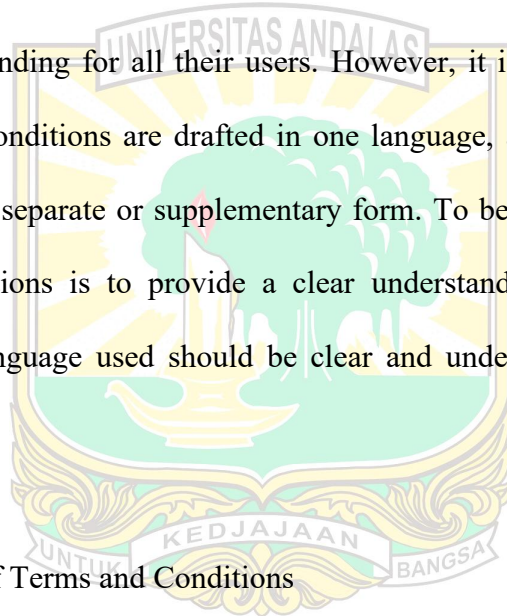
Culturally younger people are expected to show respect to elders. Conversely, older people are also expected to show tolerance towards the young. Such a reciprocal element is reflected in the use of pronouns in our language. The pronoun *Saya*, for example, is more commonly used than *Aku* by young people towards old people. To show respect, the pronoun *Anda* is used instead of *Dia* (Alwi, H. et al., 1998, p.250).

Indonesian distinguishes between exclusive and inclusive. English has one simple subject pronoun for the first-person plural, namely *we*. We may at times speak of a speaker and persons other than hearers, and other times with speakers and hearers. In Indonesian, there are two second person plural pronouns. *Kita* mean we or you, that we belong to the speaker. *Kami* means we but not you, that is, the listener is not included and therefore this form is called exclusive. Inclusive means that the listeners are included in the first-person plural and exclusive means that the listeners are not included.

1.2.4. Terms and Conditions

Terms and Conditions (T & Cs) requirements that form part of a contractual engagement. Each of these provisions gives rise to contractual obligations, the breach of which may result in litigation. Every contract made by a company will have essential terms that vary in type. The terms of an agreement can legally bind the parties with a minimal set of obligations, so the groups involved often go back and forth negotiating terms and conditions until both are satisfied. Contract terms protect

the parties' best interests by limiting time, costs, and compensation. Some words are standardized and used in many types of contracts. However, some provisions apply specifically to the parties involved. Terms and Conditions have several languages. It depends on the policies and preferences of the company or organization that created it. In most cases, Terms and Conditions are drafted in one language only, especially the language most commonly used in their target environment. However, in situations where the company or organization operates in a region that has more than one official language or has a customer base that speaks multiple languages, they may choose to provide a translated version of their Terms and Conditions. This is done to ensure better understanding for all their users. However, it is not uncommon to see that the Terms and Conditions are drafted in one language, and then translated into another language in a separate or supplementary form. To be sure, the main purpose of Terms and Conditions is to provide a clear understanding of user rights and obligations, so the language used should be clear and understandable to the target audience.



1.2.4.1 Type of Terms and Conditions

For this type of terms and conditions, researchers took several forms and explanations of terms and conditions from the website Contracts Counsel, likely:

End User Licence Agreement (EULA)

An end-user license agreement or EULA is a legal contract between a software vendor and a customer or end-user, usually provided to the customer through a reseller acting as an intermediary. The EULA details the rights and restrictions that apply to the use of the Software.

Construction contract

A construction contract is a legally binding agreement that outlines the work to be performed by the general contractor and the payments to be made by the project owner.

Insurance contracts

A contract in which one party (the insurance company) accepts significant insurance risk from another party (the policyholder) by agreeing to indemnify the policyholder for uncertain future events (insured events) negatively impacting the policyholder.

1.2.4.2 Differences in Terms and Conditions Within the Company

Each company may have a different approach in drafting and translating their Terms and Conditions, especially in certain contexts. The following explains the differences in the five contexts of the terms and conditions of the companies studied:

A. Gojek: Translates "Batasan Tanggung Jawab Kami" as "Limitation of Our Responsibility". The company uses the word "We" in formal contexts, such as:

"We do not have any responsibility to oversee your access or use of the Application".

B. Bukalapak: Translates "Pembatasan Tanggung Jawab Bukalapak" as "Limitation of Bukalapak's Liability". The company uses the word "We" in a formal and indirect context, such as :

"Users are responsible for the security and mitigation of violations of their own Bukalapak Account".

C. MyTelkomsel: Translate "Batasan Tanggung Jawab" as "Limitation of Responsibility" The company uses the word "we" in a formal and indirect context, such as:

"Telkomsel shall not be responsible for any loss arising from any breach or illegal access to the App".

D. Tokopedia :Translates “Batasan Tanggung Jawab" as "Limitation of Liability".

The company uses the word "We" formally and officially, such as:

“Tokopedia always strives to keep Tokopedia Services safe, comfortable and functioning well, but we cannot guarantee that continuous operation or access to our Services will always be perfect”.

E. Traveloka: Translates "Batasan dan Tanggung Jawab" as "Limitation of Liability". The company uses the word "We" as a formal and official word, such

as :

"We do not guarantee or warrant that you will be granted valid travel permits applicable to you".

Cohesion is a concept related to the continuity and fluidity of the text. In the context of Terms and Conditions text, cohesion ensures that all clauses, statements, and conditions are well connected and do not cause confusion for the reader. The consistent and clear use of personal pronouns helps to create cohesion in the Terms and Conditions text. It ensures that the reader can easily identify who is responsible for what, as well as the rights and obligations of each party involved. Thus, personal pronouns provide a clear framework in the Terms and Conditions text, while cohesion ensures smoothness and clarity in the delivery of information in the text.

The use of Indonesian in Indonesia's official terms and conditions is because it is the official language of the country and is widely spoken by the majority of the population. This ensures good understanding by local users and reflects respect for Indonesia's linguistic and cultural diversity. Sometimes there are translations in other languages to meet the needs of users who do not speak Indonesian fluently.

1.3 Review of Previous Studies

There have been studies about personal references in translated texts or original texts. Moindjie (2019) conducted research on A case study translation of personal references from French into English. Sudarno (2022) conducted research Translation Technique of English Reference Cohesion Device in Tough Customer Novel into Indonesian, and then Sari, and Maisarah (2022) conducted researched Personal Pronoun Errors In Translating Simple Sentences From Bahasa Indonesia to English, Sujarwati, Sureena, Syafryadin (2002) conducted research a Study of Translation Strategies in Translating Personal Pronouns in Disney's movie entitled Rapunzel into Thai Version and Rizvi, Saujan, and Munas (2021) conducted research Difficulties in Translating Personal Pronouns in Arabic and English Languages. In what follows, each of these studies will be reviewed more closely.

The first journal is "Personal Reference Coherence in Translation: A Case Study of French and English Mohamed Abdou Moindjie is a student at the Faculty of Language, Literacy and Translation at the University of Science Malaysia. The journal was published in 2019. This journal is a descriptive study of coherence and translatability of personal references translations from French to English explain origins and cohesion. The writer analyzes the literary texts of Madame Bovary and Strait is the Gate. This research method shows that this case study was conducted on translating two novels from French to English. The results demonstrate that English employs more coherent personal references than French because English is clearer and more succinct, while French is more abstract and prolix. Some shifts that take place while translating personal references from French to English are necessary because the language's quirks dictate them, whilst other shifts are dictated by language standards that are under the translator's discretion. As a result, the

uniqueness of the languages and French and English standards, which control the translation, affect how coherent a personal reference is.

The second review is “Translation Technique of English Reference Cohesion Device in Tough Customer Novel into Indonesian” by Sudarno Student of Master's Degree in Translation Studies, English Department, Gunadarma University, Jakarta, Indonesia. The journal was published in 2022. This study aims to describe and analyze the translation technique of the English reference cohesion device in Tough Customer novel by Sandra Brown and its *translation Kesempatan Kedua* in Indonesian by Maria Lubis. This study uses descriptive quality by observing the grammatical structure of the novel Tough Customer and the Indonesian translation *Kesempatan Kedua*. The data analyzed are in the form of words, phrases, and sentences contained in the novel which is the subject of research. The data obtained are described according to the research objectives. The results of the study show that there is a translation technique to transfer the meaning of the English reference cohesion device in the novel Tough Customer and its translation into Indonesian. The data show that using amplification and transposition techniques in translation by switching from English to Indonesian often causes shifts in lingual units. This shift is in the form of words into phrases in Indonesian. This change in the structure of the phrase is due to differences in the grammatical rules that apply between English and Indonesian.

The third review is Personal Pronoun Errors in Translating Simple Sentences From Bahasa Indonesia to English by Fenti Pratama Sari, Ira Maisarah University of Bengkulu, was published in 2022. The purpose of this journal is to identify common mistakes made by class X students at SMKS Agro Maritim Muhammadiyah Bengkulu while employing personal pronouns in English translations of short sentences from

Indonesian to English. The descriptive qualitative approach was employed in this investigation. This study focused on the 13 students in class X of SMKS Agro Maritim Muhammadiyah Bengkulu for the 2021–2022 academic year. The study's initial finding demonstrated that students erred in their use of the four different personal pronoun categories. The four types of pronouns are possessive, object, subject, and possessive. The second finding indicates that possessive adjectives are the most frequent mistake students make when employing personal pronouns. The results revealed that personal pronouns were a concern for class X pupils at SMKS Agro Maritim Muhammadiyah Bengkulu.

The fourth journal is *A Study of Translation Strategies in Translating Personal Pronouns in Disney's movie entitled Rapunzel into Thai Version* by Iis Sujarwati, Sureena Sa ae, Syafryadin English Education Postgraduate Program, University of Bengkulu, Indonesia released in 2002. The purpose of this study is to analyze the translation strategy in translating the personal pronouns used in the Disney film *Rapunzel* into the Thai version. The aims of this study are: 1) to describe the strategies used in translating the personal pronouns in the *Rapunzel* film, and 2) to find out the frequency of each translation strategy used in translating the personal pronouns in the *Rapunzel* film. The research data were collected from English personal pronouns from the subtitles on the *Rapunzel* DVD which was released in 2010. This research is qualitative in nature because it is a content analysis of the inequality of personal pronouns that occurs in the subtitles of the *Rapunzel* fantasy comedy film. The technique used in this study is qualitative. The findings revealed ten different translation strategies: (1) Pronoun to Pronoun/Literal Translation, (2) Explicitness to Implicitness, (3) Informal Language, (4) Kinship Terms, (5) Addition, (6) Explicitness of Substitute Word, (7) Alteration/Transposition, (8) Formal

Language, (9) Inversion, and (10) Editorial Pronouns. Pronoun to Pronoun/Literal Translation was found to be the most frequently used translation method. It's possible that the translator chose this approach since it's simple and easy for audiences to understand it.

The fifth journal is *Difficulties in Translating Personal Pronouns in Arabic and English Languages: Study based on Linguistic and Translation Students*, Department of Arabic Language by Nagoor Meeralebbe Mohammed Rizvi and Iqbal Saujan Department of Arabic Language, South Eastern University of Sri Lanka will be published in 2021. This study aims to identify the difficulties in translating Arabic and English personal pronouns faced by a sample of Linguistics and Translation Students. In addition, researchers seek to pinpoint the reasons underlying the difficulties and find practical solutions to them. This study uses a qualitative method. The results of this journal are to overcome these difficulties such as continuing to practice translating between Arabic and English, reading frequently in Arabic and English, keeping the use of personal pronouns according to context, and guarding against grammatical mistakes when translating sentences.

After reviewing the five journals above, it can be concluded that, in translation, it is necessary to know how coherent personal references are in the research, and also in translating a language, it is necessary to know the techniques and strategies used so that the translated language is of high quality

In the first journal, the personal reference analysis approach is similar to Halliday and Hassan's (1976) method. However, there are significant differences in the use of English and French as well as the data source of a novel, which is not comparable to the focus of this research on legal texts. This research itself focuses

more on the analysis of Indonesian and English, emphasizing the differences in the context of personal reference usage between the two languages.

In the second journal, the similarity is that it discusses translation techniques by using the method of Molina and Albir (2002) which discusses the differences between Indonesian and French. The difference between this journal and this study is that this journal takes data from novels while this study takes data from legal texts.

Then the third journal which is the same discusses personal references, but the data is different for this journal using writing tests. This journal use error procedures based on Corder (1975), while this study uses data from Halliday and Hasan (1976).

For the fourth journal, the similarity is that they both examine personal reference translation techniques or strategies, except that this journal uses the method of Pokasamrit (2011) while this study uses the method of Molina and Albir (2002). Another difference is the language in this journal discusses from English to Thai while this study discusses from Indonesian to English. For the text, this journal takes data from novels while this study uses legal texts.

For the last journal, the similarity is that it discusses personal pronouns, except that the language in this journal discusses from English to Arabic. For this journal use short tests and semi-structured interviews selected from fourth-year students. In this journal also uses also collect data from books, papers, articles, theses, and other supporting data. In contrast to this research, this research uses legal text sources that are clear in their sources.

There are also shortcomings in the use of personal reference where there are errors in the use of adjectives to indicate personal reference words, and also misunderstandings with personal pronouns in both translated languages. This study aims to strengthen the use of personal reference in translation into any language.

The similarities between the five studies above and the research to be researched are discussing personal reference/pronoun which this study uses English only different from the language to be researched. The similarities in this study are also about translation techniques which this study also discusses translation techniques. The difference between the above research and this research is that this research takes sources from legal texts which have laws, while the above research takes sources from books or novels which research sources do not have a legal basis.

1.4 Research Questions

Based on the explanation in the background above, the related research questions are conducted to study references in translation. The study is elaborated based on the questions:

1. What are the personal references used in the selected Indonesian Terms and Conditions texts and their English translations?
2. What translation techniques are used in translating the personal references of the selected Indonesian Terms and Conditions texts in their English translations?

1.5 Objective of the research

Based on what as stated in the research questions above, the writer has the descriptions of the objective. This research is aimed:

1. The purpose of this research is to analyze the types of personal references expressed or used in specially selected original Terms and Conditions documents, and to see how this information is interpreted and conveyed in translations of these documents into other languages.
2. The task of this analysis is to identify and understand the various translation techniques or methods applied in the process of transferring meaning from the

original text into the translated version, with the aim of understanding the approach used in producing the translation..

1.6 Scope

This research focuses on the translation of terms and conditions from Indonesian to English. This research focuses on the exploration of personal references in terms and conditions. It also discusses the translation techniques to be used. This research uses five source texts from companies in Indonesia. This study uses Halliday and Hasan's (1976) theory and Molina and Albir's (2002) theory for translation techniques.

