

## Specialized knowledge as an evolving entity – The case of concepts from Consumer Credit Law of the EU

Since the beginning of the 1990s a new interest has arisen in the aspect of specialised knowledge as a central characteristic of domain specific discourse (Baumann, 1995; Kalverkämper, 1998; Roelcke, 1999). This was spurred on by the upcoming of Cognitive Linguistics and Cognitive Semantics with their interest in the combination of linguistic form and meaning, and especially the concept of Conceptual Metaphor has been widely used for studies of cognitive structures in specialised discourse (see e.g. Drewer, 2003; Richardt, 2005 with further references).

That specialised knowledge is an important factor in specialised discourse is not a new insight. However, up through the 70s and 80s most studies interested in the specialised knowledge concentrated upon studying texts instead of other sources like the experts as carriers of the knowledge. Studies thus have followed the linguistic tradition of LSP and Terminology research. There has been little focus on the fact that knowledge may be studied also in the cognitive systems of individuals and that in fact this location is the only place where knowledge is actually present (see e.g. Engberg, 1998). However, if specialised knowledge as an object of study is to be taken seriously, we need to widen the methodological scope and introduce more methods than the study of texts in the toolbox of LSP teaching. The study to be presented in my paper intends to take up this challenge.

I want to present some results from a study of the knowledge underlying legal concepts. The study is specifically concerned with concepts from the field of consumer credit law as a part of EU law. This legal field is especially interesting from the point of view of knowledge, because the EU issued a directive on consumer credit law in 1987 (directive 87/102/EEC). Due among other things to changes in the general global economic context, the European Commission is working on a revised directive in these years. Consequently, the concepts in this field are subject to a process of discussion and possible development. Concepts and consequently the specialised knowledge in this field are, in other words, involved in a process of evolution.

And especially knowledge as an evolving, unstable entity is a basic concept that has received very little attention in studies of domain specific discourse in the last 30 years. However, if knowledge is studied not only in texts, but also in the cognitive systems, an important consequence is that it must be seen as being inherently dynamic. This is due to the fact that knowledge in the individual's cognitive system is based mainly on personal experience and instruction received. It is therefore potentially subject to perpetual tuning and change because of interaction with other cognitive systems and with the (social) context.

Focus in the paper will be on development processes as they are documented by the study. The stages of development of concepts like *consumer*, *creditor*, *credit agreement* and *credit intermediary* will be presented and compared in order to build hypotheses about the process and factors influencing it. However, I will also touch upon the different methods to be used in studies of knowledge and its development, including methods from schema theory, cognitive psychology, Artificial Intelligence (knowledge bases) and studies of human memory.

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