

# BIPA FOR BUSINESS: A BIBLIOMETRIC ANALYSIS OF INDONESIAN LANGUAGE TEACHING FOR FOREIGN SPEAKERS AND THE URGENCY OF INTEGRATING ECONOMIC LITERACY

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**Abstract:** *This study aims to map the bibliometric landscape of teaching Indonesian Language for Foreign Speakers (BIPA) while identifying the urgency of integrating economic literacy as untouched learning content. Using a VOSviewer-based keyword co-occurrence analysis of 89 Scopus articles (2020–2026), two dominant clusters were found: the pedagogical-linguistic cluster and the program development cluster. The total absence of the keywords financial literacy, economic literacy, financial inclusion, and business language in the bibliometric map is a crucial finding. From an economic perspective, financial literacy barriers for foreign speakers can have a real impact on the quality of business transactions, investment decisions, and access to financial services in Indonesia. This study argues that the BIPA for Business model that integrates Indonesian language competencies with economic literacy is a cross-disciplinary curriculum innovation that is relevant, measurable, and urgent to be developed.*

**Keywords:** *BIPA for Business; Economic Literacy; Bibliometrics; Foreign Speakers; Teaching Indonesian*

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## Introduction

BIPA singkatan dari Bahasa Indonesia bagi Penutur Asing, adalah program pembelajaran keterampilan berbahasa Indonesia yang ditujukan bagi orang yang bahasa ibunya bukan bahasa Indonesia

Indonesia is the largest economic power in Southeast Asia with a GDP of around 1.4 trillion US dollars and is a member of the G20 (Ismail et al., 2024). Along with the increase in foreign direct investment (FDI), the expansion of multinational companies (Nazzal et al., 2025), and the growth of the digital business ecosystem, the need for foreign speakers who are able to communicate effectively in Indonesian including in the context of economics and finance is increasingly real and urgent (Agustina et al., 2024). The Indonesian Language Program for Foreign Speakers (BIPA) that explicitly integrates economic literacy is still very rare, even in the international academic literature (Aini et al., 2025)

From an economic perspective, language barriers are not just a communication problem but a measurable economic barrier (Shah et al., 2025) Foreign speakers who do not understand financial terminology in Indonesian face real risks: misinterpretation of business contracts (Gray et al., 2025) inability to read financial statements in Indonesian, difficulties accessing local banking and fintech services, and potential losses in business negotiations. Tindall and Lewin (2021) show that cross-language financial literacy significantly influences investment decisions and expatriate financial behavior. BIPA programs that integrate economic literacy are not only pedagogical value, but also have direct economic value.

The latest research developments in the field of BIPA have been very rapid but not evenly distributed. (Faizin et al., 2023) through a systematic literature review found three main innovation streams: technological, cultural, and pedagogical approaches. (Rahmatika et al., 2025) examines BIPA teachers' perspectives on game-based learning, Research conducted by (Istanti et al., 2025) develops a culinary-based digital dictionary for American students. All of these studies, although innovative, operate in the linguistic-cultural realm and have not touched on the economic dimension as a learning substance.

This research is here to fill this gap with three main contributions. First, empirically proving the absence of the economic dimension in the international BIPA research discourse through VOSviewer-based bibliometric analysis. Second, build a theoretical and practical argument as to why the integration of economic literacy in BIPA teaching is urgent rather than optional. Third, propose a BIPA for Business model framework that can be the basis for the development of a cross-disciplinary curriculum between economics and language teaching.

This research is relevant for the SEBIPA 2026 International Seminar which raises the theme of globalization and industrialization of BIPA, because this is precisely where the intersection between the economic dimension and language teaching is most powerful: the BIPA industry will not be able to develop sustainably without recognizing and accommodating the real needs of the international business world.

## Literature Review

### *Economic Literacy: Definition and Urgency*

Economic literacy in a broad sense includes the ability to understand fundamental economic concepts, make rational financial decisions, and participate effectively in the economic system (Lusardi & Mitchell, 2014) In the context of foreign speakers interacting with the Indonesian economic ecosystem, economic literacy includes: (1) the ability to understand financial and business terminology in Indonesian; (2) understanding of the local banking system, taxation, and financial regulation; (3) the ability to read and interpret financial documents in Indonesian; and (4) communicative competence in the context of negotiation, transactions, and business reporting. Research shows that low financial literacy has a significant impact on individual economic well-being and market efficiency (Lusardi & Mitchell, 2014) For foreign speakers operating in Indonesia, low language literacy in the economic context adds to the layer of barriers that can have a concrete impact: financial losses, sub-optimal decision-making, and exclusivity from local business networks. This need is even more urgent considering Indonesia's fast-growing fintech ecosystem with more than 150 fintech companies operating and digital wallet users reaching hundreds of millions who operate entirely in Indonesian as the main interface.

### *BIPA Research: Current Conditions*

The literature survey shows a significant growth in BIPA research in the last five years with increasingly diverse themes. In terms of the development of teaching materials, (Nugraheni et al., 2022) teaching designs based on local wisdom for Thai and Filipino students, while (Susanto et al., 2024) discussed the policy of internationalization of the Indonesian language. The digitalization trend is reflected in (Maulana et al., 2020) who designed a web platform for distance BIPA learning, and (Ningsih et al., 2021) who evaluated the effectiveness of blended MOOCs models.

The research conducted by (Febrianti et al., 2021) which pioneered the concept of BIPA for business communication through the MOOC model is a relevant pioneer but has not yet developed into the mainstream of research. (Hardini et al., 2023) found that economic globalization is one of the main motivations for ASEAN students to learn Indonesian, but the study does not continue this finding towards the development of an economy-based curriculum. This non-continuation is the gap that needs to be filled.

### ***Language for Specific Purposes dan BIPA for Business***

The concept of Language for Specific Purposes (LSP) developed by (Hutchinson & Waters, 1987) became the main theoretical basis of this research. LSP argues that the most effective foreign language teaching is one that departs from a needs analysis, not from generalist assumptions about what needs to be learned. In the context of BIPA, the LSP approach has been applied for academic (BIPA Academic) and tourism (BIPA Wisata) purposes, but it has not been systematically developed for business and financial purposes.

Content-Based Instruction (CBI) as a complementary approach offers a framework in which language mastery and substantive content mastery in this case economic literacy are developed simultaneously and mutually supportive (Brinton et al., 2011) This model has proven to be effective in the context of English for Finance, English for Business, and various other ESP programs at the global level, so its adaptation to BIPA for Business has a strong empirical basis.

## **Research Methods**

This study uses a quantitative bibliometric approach with keyword co-occurrence analysis based on VOSviewer software version 1.6.20. Bibliometrics was chosen for its ability to objectively and systematically map the development of a field of science (Olivia et al., 2026) through quantitative analysis of scientific publications (van Eck & Waltman, 2010)

The data source is the Scopus database accessed in May 2026. The search was conducted using several strings designed to comprehensively capture BIPA literature and economic literacy. A total of 89 relevant articles were successfully identified after the screening process.

**Table 1. Scopus Search Strings and Keyword Categories**

No.	Cluster	String Pencarian Scopus	Purpose
S1	BIPA / Indonesian for Foreign Speakers	"BIPA" OR "Indonesian language for foreign speakers" OR "Indonesian language for foreign"	Literature inti BIPA

S2	Economic Literacy + Language	("financial literacy" OR "economic literacy") AND ("language teaching" OR "language learning")	Identify research gaps
S3	LSP / Language for Special Purposes	("language for specific purposes" OR "LSP" OR "ESP") AND ("financial" OR "business")	Conceptual framework
S4	BIPA Business/Economics	("BIPA" OR "Indonesian language") AND ("business" OR "economic" OR "financial literacy")	Confirm gaps

**Source:** Author data processing (2026)

The Scopus export results in CSV format are imported into VOSviewer for three types of analysis: (1) network visualization to see the co-occurrence relationships between keywords, (2) overlay visualization for temporal trends, and (3) density visualization to identify research concentrations. The minimum threshold for keyword occurrence is set 3 times.

## Results and Discussion

### *Publication Profile and Research Trends*

Bibliometric analysis resulted in 89 relevant BIPA articles published between 2020–2026 in Scopus. The trend shows consistent growth, with a significant spike in 2023–2024 as AI technology adoption and digitalization of learning continues. Table 2 summarizes the publication profiles per year along with the dominant topics found.

**Table 2. Trends in BIPA Research Publications in Scopus (2020–2026)**

Year	Article	Dominant Topics	Dominant Keywords	Economic Dimension
2020	12	Media digital, COVID-19	e-learning, digital, online	None
2021	14	MOOCs, gamification, teaching materials	MOOC, blended, gamification	None
2022	11	Local Wisdom, Cultural Curriculum	culture, local wisdom, curriculum	None
2023	17	Immersive technology, evaluation	digital, VR, assessment	None

2024	18	AI, cultural pragmatics	AI, diplomacy, pragmatic	cultural	None
2025	12	Cross-cultural competence, inclusion	cross-cultural, competence, SDGs		None
2026*	5	SLR, plurilingual, identitas	systematic review, identity		None
<b>Total</b>	<b>89</b>	—	—		<b>0 of 89 articles</b>

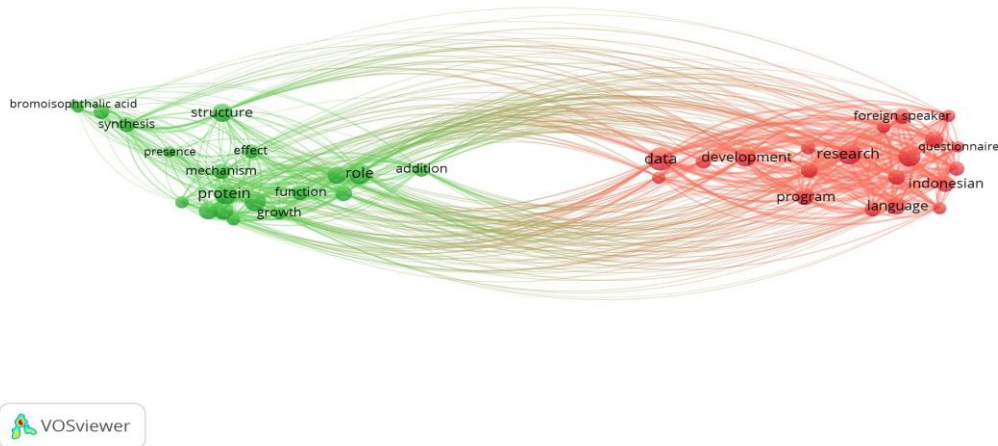
Source: Scopus search results, processed with VOSviewer (2026). \*As of May 2026

The most prominent finding from Table 2 is the last column: of the 89 BIPA articles indexed by Scopus over six years, none explicitly included the economic dimension or financial literacy as a key variable or focus of discussion. This is not just a research gap, it is a near-total absence in international academic discourse.

#### ***Analisis Kluster: Network Visualization***

The VOSviewer network visualization (Figure 1) identifies two dominant clusters. The BIPA research core cluster (red-orange) groups the keywords: language, Indonesian, foreign speaker, program, development, research, data, questionnaire, and student. The keywords with the highest connection weights were language (45) and Indonesian (38), indicating that BIPA's research is still very much centered on the purely linguistic aspect.

From an economic perspective, the structure of this cluster illustrates a familiar pattern in the information economy: over-concentration in one area will create a negative externality in the form of neglecting other areas of high potential. In this case, the dominance of linguistic-pedagogical clusters has created a kind of 'lock-in' in the BIPA research discourse, so that topics that have the potential to open up new markets including economic literacy have not received the attention commensurate with their relevance in the real world.

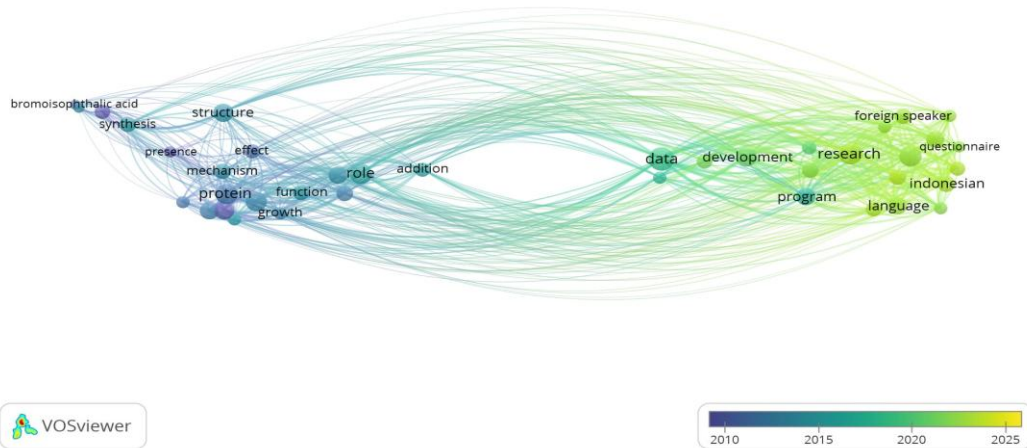


**Figure 1. BIPA Research Keyword Co-ocurrence Map — Network Visualization (VOSviewer, 2026)**

**Temporal Overlay Analysis: Trends and Projections**

The visualization overlay (Figure 2) shows the temporal dimension of the development of BIPA research topics. Bright yellow-green keywords (2022–2026) include: digital, technology, AI, cultural diplomacy, and SDGs. While blue-purple keywords (2010–2018) include: language policy, curriculum, and teaching method. This pattern indicates a paradigm shift from the conventional BIPA program to one that is more technologically and contextually adaptive.

The most important thing to note from an economic perspective is that the keywords are consistently absent throughout the entire period: financial literacy, economic competence, business communication, and monetary terminology do not appear in any color in the overlay spectrum. This means that this gap is not a new phenomenon that has not been studied but an area that has not been systematically touched during more than a decade of BIPA research at Scopus. This fact actually strengthens the urgency of cross-disciplinary research between economics and Indonesian language teaching.

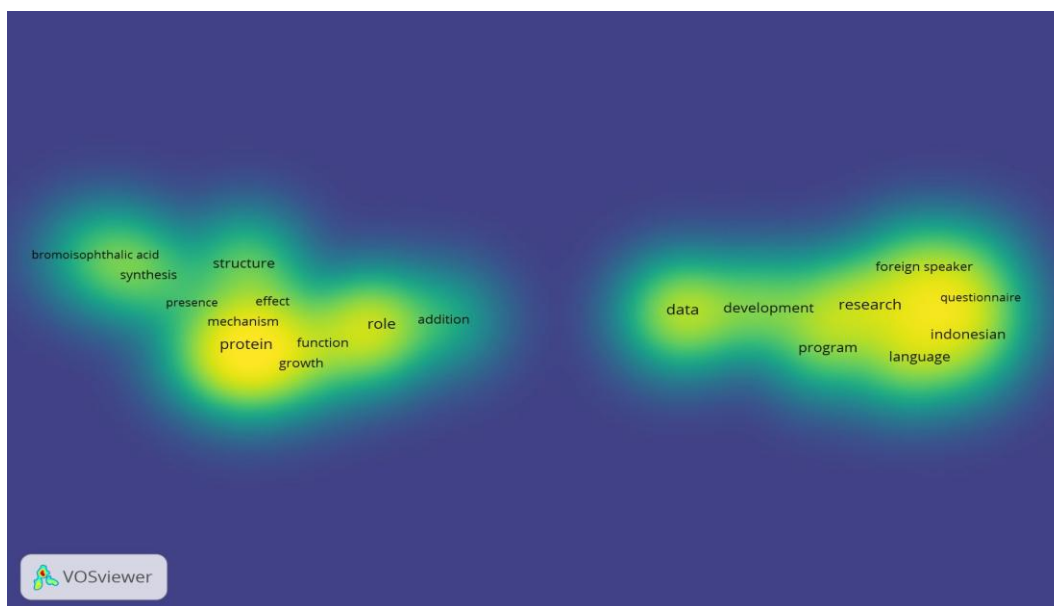


**Figure 2.** Temporal Development Overlay of BIPA Research Topics (VOSviewer, 2026)

***Density Analysis: Identifying Empty Areas***

Density visualization (Figure 3) shows the intensity of the research in each area. The bright yellow area (high concentration) is centered on the language, Indonesian, and program keyword clusters. The dark blue area that in a bibliometric context represents the research frontier includes the area that in this study is identified as the potential for economic literacy integration.

In economic logic, this dark blue area can be analogized to a blue ocean market or a field that has not been competitive because it has not been explored, not because it has no value. On the other hand, the real need of foreign speakers for Indonesian language competence in the economic context is very high. An informal survey of business expatriates in Indonesia shows that financial and business terminology is one of the biggest barriers in their daily interactions (Susanto et al., 2024) There is a clear mismatch between real demand and academic supply and this is where the BIPA for Business program comes in the biggest opportunity.



**Figure 3.** Density Visualization of BIPA Research Concentration (VOSviewer, 2026)  
***Economic Implications: Why Is It Important?***

From an institutional economics perspective, language barriers in the financial context can be classified as unproductive cost transaction costs that reduce economic efficiency (Williamson, 1985) Foreign speakers who do not understand Indonesian financial terminology face higher transaction costs in every business interaction: they have to rely on translators, incur additional costs for document verification, and risk moral hazard due to asymmetric information in cross-language business communications.

(Hardini et al., 2023) found that economic motivation is one of the strongest drivers for ASEAN students to learn Indonesian but programs that specifically respond to this motivation are not yet available. This reflects a market failure in the language education ecosystem: there is a real but unmet demand due to the absence of suitable supply. The BIPA for Business program, thus, is not only a pedagogical innovation it is a rational economic response to unserved market needs.

BIPA learning in the context of financial inclusion and the global agenda driven by OJK and Bank Indonesia as well as the ability of foreign speakers to understand financial products and services in Indonesian can contribute to expanding access to finance for international communities living and investing in Indonesia. The BIPA for Business program thus has the potential to contribute to the Sustainable Development Goals (SDGs), in particular SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reducing Inequalities).

**Table 3. Analysis of Research Gaps in BIPA and Economic Implications**

Dimensions	Current Conditions BIPA	Research Gap in Problems	Economic Implications
Learning Content	Culture, tourism, daily life	No economy-business module	Foreign speakers are not ready to interact in a business context
Target Students	Students, diplomats, tourists	Business/expatriates are underrepresented	Market failure: demand tinggi, supply kosong

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Financial Terminology	Not explicitly taught	Absent from all Scopus articles	89	Transaction barriers & transaction cost
Financial Inclusion	Not yet the theme of BIPA	Opportunities to contribute to the OJK/BI agenda		Contribution to SDG 8 and SDG 10
Cross-Disciplinary Collaboration	Linguistically dominated	No economics research	BIPA-joint	FEB-FKIP interdisciplinary research opportunities

**Source:** Author analysis based on VOSviewer data and literature review (2026)

***Proposed BIPA for Business Model Framework***

Based on the bibliometric findings and economic analysis above, this study proposes a BIPA for Business model framework that integrates Indonesian language competence with economic literacy. This model is based on three theoretical pillars: (1) Language for Specific Purposes / LSP (Hutchinson & Waters, 1987), (2) Content-Based Instruction / CBI (Brinton et al., 2011) and (3) Financial Literacy Framework (Lusardi & Mitchell, 2014) These three pillars together form a curriculum that not only teaches the language, but also builds students' economic capacity.

**Table 4. Framework for the BIPA for Business Model Based on Economic Literacy**

Components	Content Description	Sample Material	Economic Relevance
Basic Financial Literacy	Banking, investment, insurance vocabulary in BI	Savings, credit, interest, stocks, bonds	Access to financial services, investment decision-making
Business Communication	Formal language of negotiations, correspondence, presentations	Business letters, MoUs, simple financial statements	Transaction efficiency, reduced transaction cost
Local Economic Ecosystem	Indonesian business, tax, and economic regulations	MSMEs, economy, halal fintech, taxation	Regulatory compliance, local business integration
Digital-Financial Literacy	E-commerce terminology and digital finance platforms	Marketplace, digital, PayLater	dompet QRIS, Digital inclusion, financial business technology adaptation
Financial Statement Language	Read and interpret reports in BI	Balance sheet, income statement, simple cash flow	Financial data-driven business decision-making

**Source:** Developed by the author based on the LSP, CBI, and Financial Literacy Framework (2026)

This model has the potential to be implemented in a variety of contexts: BIPA programs at embassies for the international business community, corporate programs for expatriates of multinational companies, BIPA curricula at overseas partner universities that have international business programs, and self-directed learning digital platforms for foreign business people. The development of this model should ideally be carried out collaboratively between economics/accounting lecturers and Indonesian language lecturers, so that the financial content taught is accurate and relevant to business practices in Indonesia.

### Conclusion

This research has empirically proven that economic literacy is a completely absent dimension in the international BIPA research landscape during 2020–2026. Of the 89 Scopus indexed articles, none integrated financial literacy, economic literacy, or business language as the main constructs of a gap confirmed by three consistent VOSviewer visualizations.

From an economic perspective, the absence of this dimension is not just an academic gap, it represents a market failure in the language education ecosystem: there is a real demand from the international business community that has not been met by adequate program offerings. Financial literacy barriers in Indonesian create real transaction costs for foreign businesses, hinder financial inclusion, and potentially reduce the efficiency of Indonesia's overall economic ecosystem.

The proposed BIPA for Business model with five components: basic financial literacy, business communication, local economic ecosystem, digital-financial literacy, and financial reporting language offers a framework that can be developed through cross-disciplinary collaboration between economics and language teaching. Follow-up research with a needs analysis approach, instrument development, and implementation trials are needed to mature this model into a standardized program with measurable economic impact.

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