Exploring Challenges Faced by Secondary School Students in Understanding Taxation: An Expert Perspective Using the Nominal Group Technique

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ABSTRACT

Taxation is financial knowledge that all workers in various sectors worldwide need to know. The introduction of the subject of taxation in several countries is aimed at increasing the understanding of students who are future workers to increase awareness among young people. This study explores the challenges faced by secondary school students in understanding taxation concepts, using the Nominal Group Technique (NGT) to gather insights from expert mathematic teachers. Through learning, students tend to struggle to comprehend various important tax laws and procedures. Although tax education is vital for enhancing future tax obedience, a major difficulty arises from the fact that while the topics mentioned above are covered in the Malaysian secondary school curriculum, basic financial literacy is low, and tax content is rather abstract. Based on NGT sessions, five experienced teachers with more than fifteen years of teaching experience in mathematics at the tertiary level engaged themselves in finding out the issues and challenges of the students. The discoveries identified eight significant areas of challenge in regard to the concepts of tax, and these were due to the difficulty in understanding more conceptuality, inadequate focused curriculum and mode of delivery by lecturers/facilitators, and lack of adequate interactivity in the teaching process. Therefore, this research emphasizes the need to provide systematic financial literacy training and to supplement the curriculum with attention-grabbing examples that would make the students more interested in taxation.

Keyword: Tax Education, Nominal Group Technique (NGT), Financial Literacy, Curriculum Development

INTRODUCTION

The role of taxes is important in empowering a country since they are a central point in when it comes to the development of public services and structures. Currently, the majority of the developing countries depends on taxes as their main source of revenue. Imposed taxes collect fund which are then utilized in the provision of common goods and services like transport, health, and schools. However, for many governments around the world, the practice of taxes presents several challenges in terms of collection of taxes (Mohd Yusof et al., 2022). In Malaysia, the self-assessment system (SAS) started with business taxpayers in year 2001 and later implemented in year 2004 to the individual taxpayers.

The main objective of SAS is to promote voluntary tax compliance by requiring taxpayers to calculate and pay their tax liabilities accurately and promptly. However, this system requires knowledge of tax laws such as computation, deductions, reliefs, refunds as well as exemption. Therefore, there is need to educate the generality of people and in particular students in schools on taxes with a view to improving taxpayer's awareness and adherence (Mohd Faizal et al., 2021). In this respect, it could be noted that at the end of their school education, students possess a limited amount of information on various forms of taxes, which indicates the need to enhance the level of tax awareness among the youth. Education is very important in

enhancing tax compliance since it enables individuals and corporations to understand and appreciate the laws relating to tax, their privileges, and their responsibilities in equal measure. It assists them in appreciating the fact that there are legal provisions governing the payment of taxes, the consequences of failing to respect those laws, and a number of benefits of having an efficient tax system (Gonidakis et al., 2024).

Moreover, another study conducted by the Organisation for Economic Co-operation and Development in 2024 shows that some countries are actually very low in the tax ratio. In contrast, Malaysia ranked second among all the Asian and Pacific region countries. However, there is still low compliance even though SAS has been in place for more than two decades (Mohd Yusof et al., 2022). Finally, in their study, Abu Hassan et al. (2022) claim that Malaysian tax authorities should incorporate the use of social media and smartphones in tax education to facilitate and encourage tax compliance. The author used various recommendations, and they all revolve around the idea that students should be educated on taxes across all educational stages with an emphasis on tertiary institutions because the young generation of tomorrow will be the one paying taxes. This is why it is essential to develop their knowledge of taxation. It is important to offer all the necessary tools to the future generation to ensure they can face the future century and remain relevant in the light of the fourth industrial revolution. This is because the future belongs to the skills of a future leader who can decide the extent of development that needs to be obtained in coming years (Subeli & Rosli, 2021).

Loo et al. (2009) reported that taxpayers with positive tax attitudes will likely meet their tax responsibilities. This implies a positive correlation between people's degree of compliance with their tax obligations and their perception of taxes. Prior empirical evidence on small businesses shows that a primary cause of accidental non-compliance is a lack of tax information. Tax knowledge is significantly lower among small business owners than among individuals with a regular salary. Thus, a lower level of confidence is reported in tax return filing (Kamleitner et al., 2012; Loo et al., 2009). When unsure about how to handle tax matters, many turn to tax professionals for assistance (Kirchler & Braithwaite, 2007).

A better understanding of the tax system can significantly shift both men's and women's perceptions of its fairness. After acquiring more knowledge about taxes, they perceived the system as fairer than before (Shaharuddin & Palil, 2016). Gonidakis et al. (2024) report that a majority agree that introducing educational programs in schools would positively contribute to fostering tax awareness among students and future citizens. In Malaysia, the topic of taxation was introduced to all students taking the mathematics subject in Form 5 as part of the implementation of the Secondary School Standard Curriculum in 2021, for the cohort that began Form 1 in 2017, in alignment with the Malaysia Education Blueprint 2013-2025. This curriculum transformation involved changes in content, pedagogy, and assessment. The curriculum was reorganized and enhanced to ensure that students are equipped with relevant knowledge, skills, and values to meet current needs and face the challenges of the 21st century. Under the Secondary School Standard Curriculum, students are equipped with the skills required to navigate an ever-changing world, applying knowledge, skills, and values in Science, Technology, Engineering, and Mathematics (STEM) (Bahagian Pembangunan Kurikulum KPM, 2016).

Critically, this article assesses the situation that students from secondary schools encounter while grasping the very concept of taxation. With the help of experts, the study should identify particular problems and existing deficiencies and prospects for further development of one of the most critical areas of modern education – the training of tax experts. Since prior works showed that getting informed about the tax system might alter the attitudes toward its equity in both males and females. After learning more about taxes, participants felt the system was more equitable (Shaharuddin & Palil, 2016).

Research Aims

To gather expert opinions on the issues faced in learning taxation topics for secondary school students.

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METHODOLOGY

This study employs the Nominal Group Technique (NGT) as its primary methodology. Five experts in the field of mathematics participated in the research. Khurshid et al. (2023) recommends assembling three to seven participants in a virtual setting that is readily available to everyone, regardless of their geographical location, and at a time convenient for everyone.

Virtual avenues, such as virtual focus groups, have been adopted to collect data and are considered a 'promising alternative' to in-person focus groups. These virtual methods help overcome geographical barriers and facilitate data collection (Dos Santos Marques et al., 2021). Due to current constraints making face-to-face gatherings impractical, the NGT sessions were conducted online via Google Meet. The session lasted two hours. During these sessions, experts were assembled for brainstorming using the NGT method to collect ideas based on their opinions. After accordingly, participants are able to prioritize and agree upon the best ideas by participating in a voting/ranking step (Khurshid et al., 2023). After the session, the researcher applied specific NGT calculations to derive results that address the study's objectives.

NGT techniques step

The Nominal Group Technique (NGT) is a methodological process used to identify the collective views of a group on a particular topic. NGT is an organized method for reaching agreement and gathering data that is based on idea generation, issue resolution, and prioritization (Khurshid et al., 2023). Originally designed as a 'participation technique for social planning situations' (Andre L Delbecq et al., 1975), it encompasses exploratory research, citizen participation, the use of multidisciplinary experts, and proposal review. If you're looking for particular consensus-driven results, NGT is a good alternative to focus groups. Solving problems, developing ideas, and setting priorities are the focus of this consensus-obtaining strategy (Khurshid et al., 2023).

NGT has been applied in a broad variety of group contexts ever since it was first developed. This includes empirical research conducted within the social sciences disciplines. Despite the fact that it has been used in educational research to a very minor degree (O'Neil & Jackson, 1983;Lomax & McLeman, 1984; Lloyd-Jones et al., 1999; MacPhail, 2001), it is more commonly used in the field of health studies within social science research. NGT is a highly structured process incorporating four distinct phases:

1. Generating thoughts autonomously in response to a question.
2. Sharing and listing these thoughts in a sequential and cyclical way without engaging in any conversation.
3. Clarifying each concept independently and categorizing like concepts.
4. Individually voting to determine the order of importance for the concepts.

Technology, participant demographics, ideal group sizes, moral recruitment strategies, skilled moderators, convenient scheduling, well-defined research questions, and moral considerations like gaining informed consent should all be taken into account when organizing a nominal group session (Khurshid et al., 2023). A typical NGT session has a duration of 1.5 to 2 hours, as stated by Gibson and Soanes (2000) and involves the participation of 5 to 10 individuals, according to Andre L Delbecq et al. (1975);O'Neil and Jackson (1983). In NGT, each participant is given a question and is asked to think about it. The facilitator then asks each participant to share their ideas with the group, which leads to a conversation. Finally, the ideas that were discussed are ranked (Shang, 2023). The researcher acts as a facilitator and administrator, which helps minimize their influence on the data (Lloyd-Jones, Fowell, & Bligh 1999). Lomax and McLeman (1984)

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mention the 'omniscience of the researcher' in many research methods, where the researcher's assumptions affect the framing of questions and coding of responses. The use of virtual focus groups are convenient and participants don't have to leave the comfort of residence to participate, experts may be more willing to take part (Dos Santos Marques et al., 2021).

This influence is minimized in NGT because the group members handle the organization, categorization, and prioritization of responses. However, forming the stimulus question is crucial to the success of the technique, and the researcher needs to be clear about their objectives. Delbecq, Van de Ven, and Gustafson (1975) compare NGT to using FDM.

In the first step, participants were asked to discuss the construct that could be the issue in applying taxation in the classroom learning. The researcher acted as facilitator in the NGT session to demonstrate the method and to engage with the expert team. Participants were instructed to silently and autonomously compile their ideas. Once everyone had finished, the notes were collected, and all ideas were transferred to an Excel data sheet displayed on a google meet screen. To ensure that there was no confusion, the individual who had submitted each proposal was then asked to elaborate on it. Ideas that were similar were combined.

After generating, listing, and clarifying ideas, participants were asked to rate their favourite ideas using a simplified five-scale rating system developed by the researcher (step 4). Typically, in NGT, every idea is rated by each participant.

Sampling

This study employs a purposive sampling method, selecting five expert mathematics teachers who each have over 15 years of experience teaching upper-form students. These experts are considered for their ability to provide knowledgeable opinions on the discussed issues (Farhah & Saedah Siraj, 2015) and possess extensive knowledge in the field of study, with five to ten years of experience (Abdullah & Islam, 2011). When assuring data validity, a participant's quality of experiences and knowledge is valued more highly than quantity (Potter M et al., 2004). Through the process of group dynamics, the facilitator plays a very central role in ensuring that every member of the group is allowed to express their view and opinion and that therefore all the members of the group are treated as equal which ensures that the debate is much more effective (Dos Santos Marques et al., 2021).

Citing the study by Van de Ven and Delbecq (1971), the recommended number of experts or sample size for the Nominal Group Technique (NGT) is five to nine participants. Khurshid et al. (2023) advise that, regardless of the expert physical location, a minimum of three and a maximum seven people should be gathered in a virtual environment that is readily accessible for all participants, at a time that fits everyone. This study utilizes a carefully selected group of 5 experts, chosen based on their specialized backgrounds.

Participant profile

Table 1: Participant profile

Name	**Position and Organization**	**Experience**	**Field of Expertise**
Expert 1	Teacher Secondary School	16 years	Mathematics teacher for Form 5 students.

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Expert 2	Teacher Secondary School	21 years	Mathematics teacher for Form 5 students.
Expert 3	Teacher Secondary School	16 years	Mathematics teacher for Form 5 students.
Expert 4	Teacher Secondary School	21 years	Mathematics teacher for Form 5 students. Regularly invited to conduct mathematics workshops for mathematics students.
Expert 5	Teacher Secondary School	18 years	Mathematics teacher for Form 5 students. Regularly invited to conduct mathematics workshops for mathematics students.

FINDINGS

Through discussions conducted with expert teachers using the Nominal Group Technique (NGT), all experts agreed to accept all 24 items discussed to explain the issues and challenges faced by students while learning the topic of taxation at the age of 17. These items are classified into eight main constructs, which are illustrated in the figure below.

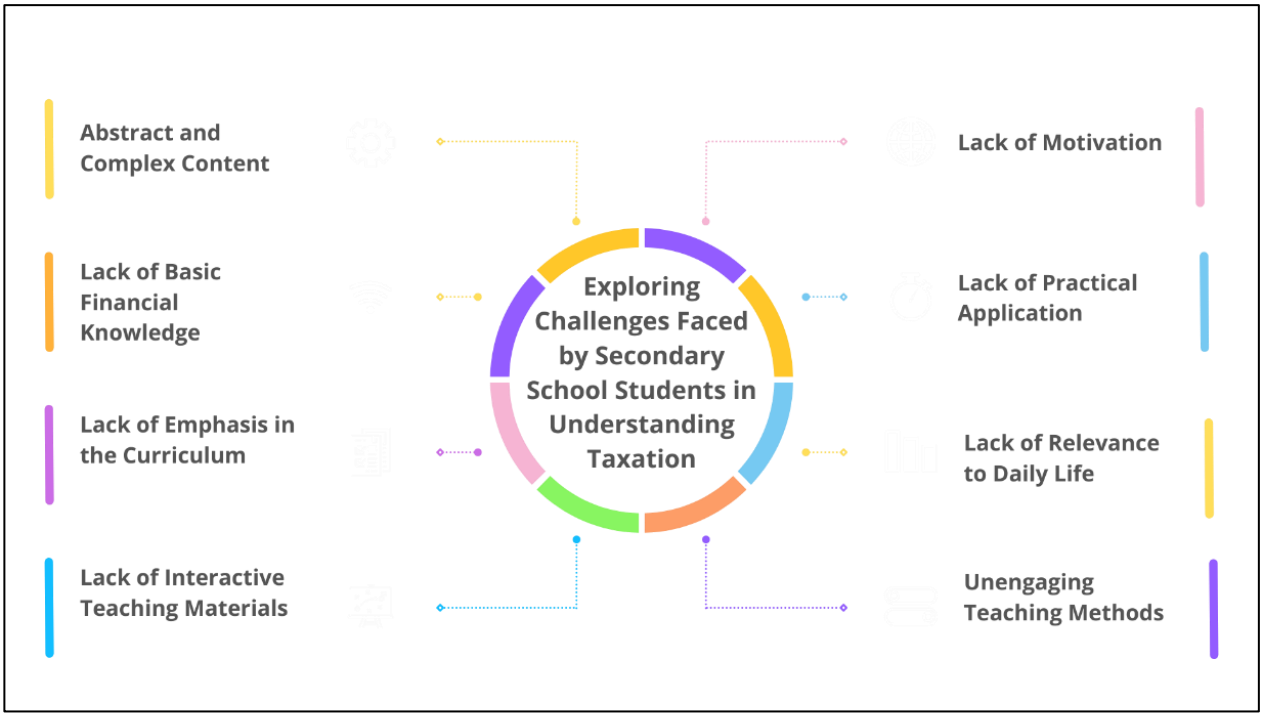

Figure 1: Exploring Challenges Faced by Secondary School Students in Understanding Taxation

The eight constructs mentioned in Figure 1 represent significant issues and challenges faced by students still at the secondary school level. In line with the purpose of this study, all eight constructs were discussed with five expert teachers for two hours during the NGT process.

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Table 2: Expert Feedback Using NGT

Items / Elements	V1	V2	V3	V4	V5	Total item score	Percentage	Rank Priority	Voter Consensus
Used interactive teaching materials in class for the topic of taxation.	2	3	2	2	2	11	73.33	5	Suitable
Students show boredom or lack of interest during the teaching sessions on taxation.	2	3	2	2	2	11	73.33	5	Suitable
The topic of taxation needs to be given more emphasis in the curriculum.	2	1	3	3	2	11	73.33	5	Suitable
More interactive teaching materials would help students understand tax concepts better.	2	3	3	2	2	12	80.00	4	Suitable
Students lack basic knowledge about finance before learning the topic of taxation.	2	3	2	3	2	12	80.00	4	Suitable
The lack of emphasis in the curriculum causes students to be less exposed to tax concepts.	2	2	3	3	2	12	80.00	4	Suitable
Teachers need to use practical exercises such as filling out tax forms or calculating taxes in their teaching.	1	3	3	3	2	12	80.00	4	Suitable
Increasing the relevance of the topic of taxation to real life will boost students' motivation to learn.	3	3	3	2	1	12	80.00	4	Suitable
Real-life examples in teaching the topic of taxation help students understand better.	3	3	3	1	3	13	86.67	3	Suitable
Students show low interest in the topic of taxation because they do not see its importance in their lives.	3	3	2	3	2	13	86.67	3	Suitable
Lack of interactive teaching materials such as simulations, videos, or applications for teaching the topic of taxation.	3	3	2	3	2	13	86.67	3	Suitable
A lack of basic financial knowledge makes it difficult for students to understand the topic of taxation.	3	3	2	3	2	13	86.67	3	Suitable
Basic financial knowledge needs to be improved before teaching the topic of taxation.	3	3	3	2	2	13	86.67	3	Suitable

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Students find it difficult to understand how to apply their knowledge about taxes in real situations.	3	1	3	3	3	13	86.67	3	Suitable
Students feel the topic of taxation is not relevant to their lives at thistime.	2	3	3	3	2	13	86.67	3	Suitable
Students find it hard to see how the topic of taxation relates to their daily lives.	2	3	3	3	3	14	93.33	2	Suitable
The teaching methods used for the topic of taxation are too theory-oriented and not interactive enough.	3	3	2	3	3	14	93.33	2	Suitable
The topic of taxation is not given enough emphasis in the curriculum.	3	3	3	2	3	14	93.33	2	Suitable
Practical exercises will help students understand tax concepts better.	3	3	3	3	2	14	93.33	2	Suitable
Students show a lack of motivation to learn about the topic of taxation.	3	3	3	3	2	14	93.33	2	Suitable
The concept of taxation is too complex to understand.	3	3	3	3	3	15	100	1	Suitable
Technical terms in the taxation topic make it difficult for students to grasp the content.	3	3	3	3	3	15	100	1	Suitable
Students show difficulty in understanding the tax procedures being taught.	3	3	3	3	3	15	100	1	Suitable
A more practical and interactive teaching approach would help increase student interest in the topic of taxation.	3	3	3	3	3	15	100	1	Suitable

Table 2 presents the aggregate agreement and assessment ratings from the expert feedback using the NGT method. All constructs of the model fall within the optimal range based on this analysis. According to the findings, a percentage threshold of 70% or higher is required. The analysis results indicate that all items received more than 70% expert consensus. This is supported by previous research from Deslandes et al. (2010). Consequently, the researchers can infer that the core elements of the model are practical and well-received by the target audience. The modified NGT technique offers a time-efficient alternative to the prolonged rounds of expert judgment typically required by the Delphi method.

Table 3: Construct Abstract and Complex Content

Items / Elements	**V1**	**V2**	**V3**	**V4**	**V5**	**Total item score**	**Percentage**	**Rank Priority**	**Voter Consensus**
1. The concept of taxation is too complex to understand.	3	3	3	3	3	15	100	1	Suitable

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2. Technical terms in thetaxation topic make it difficultfor students to grasp the content.	3	3	3	3	3	15	100	1	Suitable
3. Students show difficulty in understanding the tax procedures being taught.	3	3	3	3	3	15	100	1	Suitable

Table 3 presents the aggregate agreement and assessment ratings from expert feedback using the NGT method for the construct 'Abstract and Complex Content.' This construct includes three items that evaluate the complexity and abstract nature of taxation concepts, technical terms, and tax procedures. Mathematics, known for its abstract characteristics, is often perceived as a difficult and intimidating subject by students, not only in Malaysia but globally (Hui & Rosli, 2021). This similarity highlights the need for more effective teaching strategies to address these challenges in both taxation and mathematics education.

Experts agree that the concept of taxation is perceived as too complex for students to understand. This item received a total score of 15, with all experts rating it at the highest level, resulting in a 100% agreement. This indicates a strong consensus among experts about the complexity of taxation concepts. Similar to the previous item, the use of technical terms in the taxation topic was unanimously considered a significant barrier to student understanding. The total score of 15 and 100% agreement highlights the importance of simplifying technical jargon to improve comprehension. All experts agreed that students face difficulties in understanding tax procedures. This item also received a perfect score of 15, reflecting a unanimous consensus on the need to simplify and clarify tax procedures in educational materials.

The results in Table 3 indicate an agreement among experts that the content related to taxation is abstract and complex, making it challenging for students to understand. Each item within this construct received a perfect score, resulting in 100% agreement and the highest priority rank. The consistently high scores across all items suggest a critical need for educational interventions that simplify taxation concepts, technical terms, and procedures to enhance student understanding.

This consensus aligns with the challenges faced in mastering mathematics, which is often associated with difficulties in understanding mathematical concepts. As noted by Hui and Rosli (2021), issues such as mistakes, misunderstandings, and misconceptions about mathematical concepts are key obstacles. Similarly, simplifying and clarifying complex content in both taxation and mathematics is essential to improving student comprehension.

Table 4: Construct Lack of Basic Financial Knowledge

Items / Elements	**V1**	**V2**	**V3**	**V4**	**V5**	**Total item score**	**Percentage**	**Rank Priority**	**Voter Consensus**
Students lack basic knowledge about finance before learning the topic of taxation.	2	3	2	3	2	12	80.00	4	Suitable
A lack of basic financial knowledge makes it difficult for students to understand the topic of taxation.	3	3	2	3	2	13	86.67	3	Suitable
Basic financial knowledge needs to be improved before teaching the topic of taxation.	3	3	3	2	2	13	86.67	3	Suitable

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Table 4 shows the ratings from the expert feedback for the construct "Lack of Basic Financial Knowledge." This construct includes three items that assess the impact of students' basic financial knowledge on their understanding of taxation.

Experts agree that students often lack fundamental financial knowledge before being introduced to the topic of taxation. This item received a total score of 12, corresponding to 80% agreement, indicating that most experts see this as a significant issue that affects students' ability to grasp taxation concepts. Furthermore, the consensus was even stronger for the subsequent item, with a total score of 13 and 86.67% agreement. Experts highlighted that the absence of basic financial knowledge directly hampers students' understanding of taxation, suggesting that foundational financial education is critical for effective learning in this area. Similarly, another item received a score of 13 and 86.67% agreement, emphasizing the importance of enhancing students' basic financial knowledge before introducing them to taxation. Overall, the experts agreed that improving financial literacy is essential for students to comprehend and engage with taxation topics more effectively.

The results reflect a strong consensus among experts that a lack of basic financial knowledge significantly hinders students' understanding of taxation. Each item within this construct received high scores, with percentages ranging from 80% to 86.67%, and ranks of 3 and 4. These findings underscore the need for foundational financial education to precede or accompany the teaching of taxation concepts.

It is generally assumed that a person's behavior tends to align with their attitudes. Therefore, if we understand someone's attitude, we can often predict their behavior. As previously mentioned, attitudes influence our decision-making and affect how we feel about various issues, which in turn can guide our behavior. However, there are instances where people do not always act in accordance with their beliefs and may behave differently. For example, in the context of taxation, individuals might express a positive attitude towards paying taxes but still be more inclined to support tax evasion (Shaharuddin & Palil, 2016). This gap between beliefs and actions highlights how inadequate financial knowledge can affect behavior in practical contexts.

Table 5: Lack of Emphasis in the Curriculum

Items / Elements	**V1**	**V2**	**V3**	**V4**	**V5**	**Total item score**	**Percentage**	**Rank Priority**	**Voter Consensus**
The topic of taxation needs to be given more emphasis in the curriculum.	2	1	3	3	2	11	73.33	5	Suitable
The lack of emphasis in the curriculum causes students to be less exposed to tax concepts.	2	2	3	3	2	12	80.00	4	Suitable
The topic of taxation is not given enough emphasis in the curriculum.	3	3	3	2	3	14	93.33	2	Suitable

Table 5 illustrates the expert feedback on the need for increased emphasis on the topic of taxation within the school curriculum. Firstly, the item "The topic of taxation needs to be given more emphasis in the curriculum" received a total score of 11, corresponding to 73.33% agreement. Experts indicated that the topic of taxation should be given more focus within the curriculum, although this item ranked lower in priority compared to the others. According to Mohd Faizal et al. (2021), taxation is important general knowledge that everyone should learn in school. Teaching taxation at the secondary school level provides students with early exposure to increase their awareness before they enter the workforce. However, if the

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curriculum does not emphasize taxation education, students may lack this essential knowledge. This lack of focus can lead to inadequate understanding of tax principles, which might affect their behavior and decision-making in the future.

Experts agreed that "The lack of emphasis in the curriculum causes students to be less exposed to tax concepts," with scores of 12 and 80%. They admitted that the curriculum's lack of taxation exposure hinders pupils' comprehension. The last item in this construct scored 14 points and 93.33% agreement, indicating expert unanimity. They firmly agreed that the existing curriculum needs to include taxes, which hinders students' understanding of and applying taxes. The score demonstrates that professionals agree that the curriculum should emphasize taxes. From 73.33% to 93.33%, all components in this build scored well. The consensus on these themes emphasizes increasing school taxation education to help students comprehend and apply tax ideas.

Table 6: Construct Lack of Interactive Teaching Materials

Items / Elements	V1	V2	V3	V4	V5	Total item score	Percentage	Rank Priority	Voter Consensus
Have you ever used interactive teaching materials in class for the topic of taxation?	2	3	2	2	2	11	73.33	5	Suitable
More interactive teaching materials would help students understand tax concepts better.	2	3	3	2	2	12	80.00	4	Suitable
There is a lack of interactive teaching materials such as simulations, videos, or applications for teaching the topic of taxation.	3	3	2	3	2	13	86.67	3	Suitable

Table 6 shows the expert feedback on the need for interactive teaching materials on the topic of taxation. Firstly, the item "Have you ever used interactive teaching materials in class for the topic of taxation" received a total score of 11, corresponding to 73.33% agreement. This indicates that while some experts have used such materials, it is not a widespread practice.

Furthermore, the item "More interactive teaching materials would help students understand tax concepts better" garnered a total score of 12, with 80% agreement. This suggests a strong belief among experts that increasing the use of interactive materials would enhance students' comprehension of tax concepts.

Finally, the item "There is a lack of interactive teaching materials such as simulations, videos, or applications for teaching the topic of taxation" received a total score of 13, corresponding to 86.67% agreement. Experts widely agree that there is a significant shortage of engaging teaching resources, which impacts the effectiveness of teaching this topic. In summary, the experts' feedback underscores the necessity for more interactive teaching materials to improve the understanding and engagement of students in learning about taxation.

The efficacy of acquiring mathematical knowledge varies depending on the environment of learning. As an example, the use of gaming-Based Learning (GBL), which merges gaming material with educational understanding, may greatly improve students' learning advancement. By incorporating students' cognitive and emotional domains with Game-Based Learning (GBL), we may enhance the learning process and

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provide a more captivating and efficient learning environment for students (Hui HB & Mahmud MS, 2023). Teachers should diversify teaching materials so that the materials are more interactive and have a better impact on student's understanding.

Table 7: Construct Lack of Motivation

Items / Elements	V1	V2	V3	V4	V5	Total item score	Percentage	Rank Priority	Voter Consensus
Increasing the relevance of the topic of taxation to real life will boost students' motivation to learn.	3	3	3	2	1	12	80.00	4	Suitable
Students feel the topic of taxation is not relevant to their lives at this time.	2	3	3	3	2	13	86.67	3	Suitable
Students show a lack of motivation to learn about the topic of taxation.	3	3	3	3	2	14	93.33	2	Suitable

Table 7 provides a summary of expert feedback regarding student motivation and the relevance of taxation to their lives. The item "Increasing the relevance of the topic of taxation to real life will boost students' motivation to learn" received a score of 12, with 80% agreement, indicating that experts believe connecting taxation to real-life scenarios can enhance student engagement. Additionally, "Students feel the topic of taxation is not relevant to their lives at this time" scored 13, or 86.67% agreement, suggesting that many students find the subject irrelevant, contributing to their lack of interest. The highest score was for "Students show a lack of motivation to learn about the topic of taxation," which received 14 points and 93.33% agreement, highlighting a significant motivational issue in current educational approaches to taxation. Experts recommend making taxation more relevant to students' lives to improve their motivation and engagement.

A positive mindset toward mathematics will immediately boost performance in the subject, while a negative mindset will have the reverse impact on student's mathematical accomplishment (Subeli & Rosli, 2021). Sanchal and Sharma (2017) note that when students feel more comfortable and enjoy their mathematics lessons, their engagement and attitudes towards learning improve. This finding supports the need to enhance the relevance and enjoyment of subjects like taxation to boost student motivation and overall learning outcomes.

Table 8: Construct Lack of Practical Application

Items / Elements	V1	V2	V3	V4	V5	Total item score	Percentage	Rank Priority	Voter Consensus
Teachers need to use practical exercises such as filling out tax forms or calculating taxes in their teaching.	1	3	3	3	2	12	80.00	4	Suitable

Students find it difficult to understand how to apply their knowledge about taxes in real situations.	3	1	3	3	3	13	86.67	3	Suitable
Practical exercises will help students understand tax concepts better.	3	3	3	3	2	14	93.33	2	Suitable

Table 8 outlines the expert feedback on the use of practical exercises in teaching taxation. To begin with, the item "Teachers need to use practical exercises such as filling out tax forms or calculating taxes in their teaching" received a total score of 12, which corresponds to 80% agreement. This indicates that experts generally agree on the importance of incorporating practical exercises into the curriculum to enhance students' understanding of taxation. Additionally, the item "Students find it difficult to understand how to apply their knowledge about taxes in real situations" garnered a score of 13, with 86.67% agreement. This suggests that a significant number of experts recognize the challenges students face in applying theoretical tax knowledge to real-world scenarios.

Finally, the item "Practical exercises will help students understand tax concepts better" received the highest score, with a total of 14 points and 93.33% agreement. This reflects a strong consensus among experts that practical exercises are crucial in helping students grasp and retain tax concepts more effectively. In conclusion, the experts strongly support the integration of practical exercises in teaching taxation, emphasizing their role in making the subject more comprehensible and applicable to students. Consistent with the study by Subeli and Rosli (2021), exposing students to real-world applications of the mathematical skills they are learning may help them develop positive attitudes.

Table 9: Lack of Relevance to Daily Life

Items / Elements	**V1**	**V2**	**V3**	**V4**	**V5**	**Total item score**	**Percentage**	**Rank Priority**	**Voter Consensus**
Real-life examples in teaching the topic of taxation help students understand better.	3	3	3	1	3	13	86.67	3	Suitable
Students show low interest in the topic of taxation because they do not see its importance in their lives.	3	3	2	3	2	13	86.67	3	Suitable
Students find it hard to see how the topic of taxation relates to their daily lives.	2	3	3	3	3	14	93.33	2	Suitable

There is a need to teach students the fundamentals of the tax system in their nation. It is essential to teach taxes because it gives students the foundational information they need to make wise judgments about their tax situations (Gonidakis et al., 2024). On the other hand, students may fail to see the topic's application to their everyday lives if it is not emphasized in the curriculum. Their capacity to make wise decisions about taxes and other financial concerns may be impacted by this gap, which may lead to a lack of knowledge and readiness for real-world financial obligations.

Table 9 presents expert feedback on the relevance of taxation to students' daily lives and the effectiveness of using real-life examples in teaching the topic. The first item in the construct received a total score of 13,

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equating to 86.67% agreement. This indicates that experts agree on the importance of using real-life examples to enhance students' comprehension of taxation concepts.

Moreover, the second item also received a score of 13, with 86.67% agreement. This consensus reflects experts' recognition that students often lack interest in taxation due to perceived irrelevance to their personal experiences.

Lastly, the item of the construct achieved the highest consensus in this table, with a score of 14 and 93.33% agreement. This strong agreement underscores the expert's view that students struggle to relate taxation concepts to their everyday lives, contributing to a lack of engagement with the topic.

In summary, experts suggest that incorporating real-life examples and demonstrating the relevance of taxation to daily life are crucial strategies for increasing student interest and understanding of the subject.

Table 10: Unengaging Teaching Methods

Items / Elements	V1	V2	V3	V4	V5	Total item score	Percentage	Rank Priority	Voter Consensus
Students show boredom or lack of interest during the teaching sessions on taxation.	2	3	2	2	2	11	73.33	5	Suitable
The teaching methods used for the topic of taxation are too theory-oriented and not interactive enough.	3	3	2	3	3	14	93.33	2	Suitable
A more practical and interactive teaching approach would help increase student interest in the topic of taxation.	3	3	3	3	3	15	100	1	Suitable

Table 10 summarizes expert feedback on the effectiveness of teaching methods for the topic of taxation. Firstly, it shows that 73.33% of experts agreed that students often experience boredom or lack of interest during these lessons. Moreover, a significant consensus (93.33%) indicated that the current teaching methods are too theory-oriented and lack interactivity. Finally, there was unanimous agreement (100%) that adopting more practical and interactive teaching approaches would significantly increase student interest and understanding of the subject.

Overall, the experts strongly believe for a shift towards more engaging and practical teaching methods in the taxation curriculum. Also, it is proposed that increasing teacher's self-esteems and decision-making powers can result in increased student's performance in difficult subject areas such as mathematics. That is, it may be ideal to point at creative teaching approaches that are most likely to enhance the teacher self-efficacy (Hayati et al., 2023). Without teachers realizing it, the COVID-19 outbreak that forces teaching and learning at home, has a good effect on how they teach in the 21st century. Teachers need to leave their safe zone of face-to-face learning and try digital learning, which requires students to work hard and learn on their own. There is no one more responsible for making sure that the teaching session meets its goals than the teacher, who is in direct touch with the students most of the time at school (Khali & Rosli, 2022).

DISCUSSION

The study identified 24 critical challenges faced by secondary school students in understanding taxation, as

agreed upon by experts. These challenges were organized into eight main constructs, each highlighting a different aspect of the issue. Firstly, experts concurred that the content of taxation is often too abstract and complex for students, making it difficult for them to grasp fundamental concepts. This was a major concern, with unanimous agreement on the need for a more comprehensible presentation of the material. Another significant issue is students' lack of basic financial knowledge, which hampers their ability to understand taxation. Experts agree that a solid foundation in economic principles is necessary before students can effectively learn about taxes. However, there was some variation in how this gap was perceived to impact their understanding of taxation.

The study also revealed that taxation is not sufficiently emphasized within the current curriculum. Experts highlighted that this lack of emphasis leads to limited exposure and understanding of the topic among students. There was a strong consensus that increasing the focus on taxation in the curriculum is essential to improve students' grasp of the subject. Furthermore, the absence of interactive teaching materials, such as simulations, videos, and applications, was identified as a major gap. Experts noted that these resources are crucial for making the learning experience more engaging and effective. Students also face motivational challenges; many show a lack of interest in the topic of taxation. This lack of motivation is partly due to the perceived irrelevance of taxation in their everyday lives. Experts agreed that enhancing the practical relevance of taxation could help boost student motivation and engagement.

The study emphasized the need for practical applications in teaching, such as exercises involving tax forms and calculations. Experts agree that such practical experiences are vital for helping students understand and apply tax concepts. Lastly, current teaching methods were criticized for being too theory-oriented and not interactive enough. There was a unanimous agreement that adopting more practical and interactive teaching approaches would significantly increase student interest and understanding.

In summary, the study underscores the necessity of making taxation content more relevant, integrating practical exercises, and using engaging teaching methods to address the various challenges students face in learning about taxation.

CONCLUSION AND RECOMMENDATION

The research aimed to collect expert opinions to investigate the challenges that secondary school pupils have while trying to understand taxes. The data highlighted significant issues across eight constructs, which showed that 24 items were acceptable by the experts. This research's findings highlight the need for all-encompassing plans to overcome the mentioned obstacles. To help students better comprehend taxes, updating the current curriculum, adding real-world examples, using digital resources, and ensuring that teachers get enough training is essential. Student's understanding of taxes and their ability to manage their own money might benefit from these adjustments. Although the research has some useful findings, its limitations include a small sample size and an emphasis on expert judgments. The views of both students and teachers, among others, should be included in future studies. Longitudinal studies might be undertaken to assess the suggested treatment's potential long-term effects further. To ensure student's future economic security, they must acquire financial literacy, which includes an understanding of taxes. Educators and policymakers hope that these findings will help them better equip students to understand and deal with the intricacies of taxes. To meet the needs of students in a world where money is always changing, educational methods must keep getting better through study and practice.

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