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Integrating Digital Financial Literacy and Tax Awareness into Home Economics Education: A Strategy for Empowering Learners in the Digital Age

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Abstract

The rapid expansion of digital technologies has transformed financial systems and introduced new demands for financial competence and civic responsibility among individuals. This paper examined the integration of digital financial literacy and tax awareness into Home Economics Education as a strategic approach to empowering learners in the digital age. The paper is conceptual in nature and argued that Home Economics Education, with its focus on practical life skills provides an effective platform for embedding financial and tax-related competencies. The paper highlights that digital financial literacy is essential for enabling learners to effectively use digital financial tools, while tax awareness promotes understanding of tax obligations and compliance within a digital tax environment. Drawing from relevant literature and theoretical perspectives, particularly Human Capital Theory and the Technology Acceptance ModeI, the paper emphasized that integrating these competencies enhances learners' financial decision-making abilities, digital competence, and civic responsibility. The paper further explored pedagogical strategies such as experiential learning, simulation, and technology-assisted instruction as effective methods for delivering integrated financial and tax education. It also identified challenges such as inadequate teacher preparedness, limited digital infrastructure, and curriculum rigidity, which may hinder effective implementation. The paper concluded that integrating digital financial literacy and tax awareness into Home Economics Education is essential for preparing learners to function effectively in the digital economy. It recommended curriculum reform, teacher capacity building, improved digital infrastructure, and collaboration with financial and tax institutions to ensure successful implementation.

Keywords: Digital financial literacy, tax awareness, Home Economics Education, digital economy, financial education, curriculum integration

Introduction

The rapid advancement of digital technologies has fundamentally reshaped financial systems and everyday economic interactions, thereby increasing the demand for individuals to possess adequate financial knowledge and skills. In this context, digital financial literacy has become a critical competence for functioning effectively in the modern economy. According to Organisation for Economic Co-operation and Development (2023), digital financial literacy refers to "the knowledge, skills and attitudes that enable individuals to make informed decisions and safely use digital financial services." This definition underscores the importance of equipping learners with the capacity to navigate digital financial platforms such as mobile banking, online payments, and electronic commerce. Despite the growing accessibility of these technologies, evidence suggests that many young people still lack the requisite financial literacy skills needed to manage financial resources effectively and avoid risks associated with digital transactions (OECD, 2024).

Closely related to digital financial literacy is the concept of tax awareness, which has become increasingly significant in the digital age. Tax awareness encompasses individuals'understanding of tax obligations, compliance requirements, and the broader role of taxation in national development. As governments adopt digital tax systems, including electronic filing and online tax administration, the need for citizens to combine tax knowledge with digital competence has intensified. As noted by Tantriangela and Setyowati (2023), "tax literacy is an essential component of financial literacy that influences taxpayers' compliance behaviour. "Similarly, Siagian, Hutabarat, and Siagian (2024) assert that “digital literacy and understanding of tax digitalization significantly affect taxpayer awareness," indicating that individuals who are digitally competent are more likely to understand and comply with tax regulations.

Education systems are widely recognized as vital platforms for developing these competencies among learners. Integrating financial and tax education into school curricula has been identified as a strategic approach to improving individuals’ financial behaviour and civic responsibility. Menberu (2024) observes that “technology-mediated financial education offers scalable and accessible opportunities for improving financial literacy,particularly in developing countries." However, in many educational contexts, financial literacy and tax education remain underemphasized, often treated as peripheral topics rather than essential life skilIs. This gap highlights the need for innovative and interdisciplinary approaches to curriculum development.

From the perspective of Home Economics Education, the integration of digital financial literacy and tax awareness is both relevant and necessary. Home Economics traditionally focuses on practical life skills such as household budgeting, resource management, and consumer education. These areas are inherently linked to financial decision-making and economic responsibility. By embedding digital financial and tax education into Home Economics, educators can provide learners with experiential knowledge that reflects real-life financial practices. This approach aligns with the view of Ansar, Klapper, and Singer (2023), who state that “financial education enhances individuals' ability to use financial services effectively and improves their financial well-being.”

Furthermore, the dynamic nature of the digital economy necessitates continuous adaptation in teaching and learning processes. Educational interventions must leverage digital tools to deliver relevant and engaging content that prepares learners for real-world financial challenges. The OECD (2023) emphasizes that "effective financial education in the digital age should combine financial knowledge with digital skills to ensure safe and informed participation in financial markets.” Integrating these competencies into Home Economics Education therefore provides a holistic framework for developing financially responsible and digitally competent individuals.

In view of the foregoing, integrating digital financial literacy and tax awareness into Home Economics Education represents a strategic approach to empowering learners in the digital age. It not only equips students with practical financial management skills but also fosters tax compliance awareness and civic responsibility. Ultimately, such integration contributes to the development of informed, responsible, and economically active citizens capable of navigating the complexities of the digital economy.

Conceptual and Theoretical Framework

This section presents the key concepts underpinning the study and the theoretical basis that explains the integration of digital financial literacy and tax awareness into Home Economics Education in the digital age.

Conceptual Clarifications

Digital Financial Literacy

Digital financial literacy extends beyond traditional financial knowledge to include the ability to effectively utilize digital technologies in financial decision-making. The Organisation for Economic Co-operation and Development (2023) defines digital financial literacy as “the knowledge, skills, attitudes and behaviours required to make sound financial decisions and effectively use digital financial services." This includes competencies such as navigating mobile banking platforms, managing online transactions, evaluating digital financial risks, and safeguarding personal financial data. In the context of education, digital financial literacy equips learners with practical skills necessary for functioning in increasingly cashless and technology-driven economies.

Tax Awareness (Tax Literacy)

Tax awareness, often conceptualized as tax literacy, refers to an individual's understanding of tax systems, obligations, rights, and the role of taxation in national development. According to Tantriangela and Setyowati (2023), tax literacy is "a fundamental component of financial literacy that influences taxpayer compliance and attitudes toward taxation." It involves not only knowledge of tax regulations but also the disposition to comply voluntarily with tax requirements. In the digital age, tax awareness increasingly includes familiarity with electronic tax systems such as e-filing and online tax payment platforms.

Home Economics Education

Home Economics Education is a skill-oriented discipline concerned with improving the quality of individual and family life through the effective management of resources. It traditionally encompasses areas such as household budgeting, consumer education, nutrition, and family resource management. As noted by International Federation for Home Economics (2020), Home Economics equips individuals with "the knowledge, skills, attitudes and values necessary for living a productive and satisfying life." Given its practical and life-centred orientation, Home Economics provides a natural platform for integrating financial literacy and tax education, particularly within real-life contexts such as income management and expenditure planning.

Interrelationship of Concepts

The intersection of these concepts lies in their shared focus on responsible financial behaviour and informed decision-making. Digital financial literacy provides the technological and cognitive skills required to manage finances in a digital environment, while tax awareness ensures compliance with civic financial obligations. Home Economics Education serves as the pedagogical vehicle through which these competencies can be systematically developed. Integrating these elements enables learners to connect household financial practices with broader economic responsibilities, thereby fostering holistic financial capability.

Theoretical Framework

The integration of digital financial literacy and tax awareness into Home Economics Education can be explained through the Human Capital Theory and the Technology Acceptance Model (TAM).

Human Capital Theory

The Human Capital Theory, propounded by Gary Becker (1964), posits that education and training enhance individuals' productivity and economic value by developing their knowledge and skills. The theory emphasizes that investment in education leads to improved competencies that translate into better economic outcomes. In the context of this study, integrating digital financial literacy and tax awareness into Home Economics Education represents an investment in learners'human capital. By acquiring financial and tax-related competencies, students are better prepared to make informed financial decisions, manage resources effectively, and contribute to economic development. This theoretical perspective supports the argument that equipping learners with digital and financial skills is essential for their future economic participation and self-reliance.

Technology Acceptance Model (TAM)

The Technology Acceptance Model, developed by Fred Davis (1989), explains how individuals come to accept and use new technologies. The model posits that two key factors—perceived usefulness and perceived ease of use-influence individuals' attitudes toward technology adoption. In the context of this study, TAM provides insight into how learners and educators adopt digital tools for financial learning and tax-related activities. When students perceive digital financial tools (such as budgeting apps or online tax platforms) as useful and easy to use, they are more likely to engage with them effectively. Thus, integrating user-friendly digital technologies into Home Economics instruction can enhance students' acquisition of financial and tax knowledge.

Integrating Digital Financial Literacy and Tax Awareness into Home Economics Education

The integration of digital financial literacy and tax awareness into Home Economics Education has become increasingly necessary in response to the complexities of the digital economy. As financial transactions shift toward digital platforms, individuals must possess not only basic financial knowledge but also the competencies required to navigate digital financial systems effectively. As defined earlier, digital financial literacy requires both financial knowledge and digital competence. This highlights the need for education systems to equip learners with both financial and digital competencies that are relevant to contemporary economic realities.

Home Economics Education provides a suitable framework for embedding these competencies due to its practical orientation toward everyday life skills. The discipline focuses on areas such as budgeting, resource management, and consumer education, which are directly linked to financial literacy. According to Yunisa and Osuoha (2025), "the integration of financial literacy into Home Economics education enhances learners' capacity for sustainable livelihood and economic self-reliance. This indicates that Home Economics can serve as an effective medium for delivering financial education in a way that is both practical and contextually relevant.

Digital financial literacy can be integrated into Home Economics through the use of technology-driven instructional strategies. Learners can be exposed to tools such as mobile banking applications, digital budgeting platforms, and online financial simulations. These tools enable students to engage in real-life financial decision-making processes within a controlled learning environment. Agu et al. (2024) emphasize that "financial literacy education should incorporate practical and technology-based approaches to enhance learners' understanding and application of financial concepts." This suggests that the use of digital tools not only improves comprehension but also prepares learners for participation in a digital financial ecosystem.

In addition to financial literacy, tax awareness is a critical component that should be integrated into Home Economics Education. Tax awareness involves understanding tax obligations, compliance procedures, and the role of taxation in national development. Despite its importance, tax education is often neglected in school curricula. Manolakou (2024a) observes that “tax literacy is frequently underrepresented in educational systems, even though it plays a crucial role in shaping responsible citizens." Integrating tax awareness into Home Economics enables learners to connect personal financial management with civic responsibilities, thereby fostering a sense of accountability and participation in national development.

The integration process also benefits from experiential and learner-centred pedagogical approaches. For instance, teachers can design activities that simulate household financial management, including income allocation, expenditure tracking, savings, and tax deductions. Such approaches align with contemporary educational practices that emphasize active learning and real-world application. Manolakou (2024b) further asserts that “early exposure to financial and tax concepts during the educational process significantly influences future financial behaviour and compliance." This underscores the importance of introducing these concepts at the secondary school level through subjects like Home Economics.

Challenges to Integrating Digital Financial Literacy and Tax Awareness into Home Economics Education

The successful integration of digital financial literacy and tax awareness into Home Economics Education is influenced by several institutional, pedagogical, technological, and socio- economic factors. Although such integration offers significant opportunities for preparing learners for the digital economy, numerous challenges may hinder its effective implementation.

One of the foremost challenges is the inadequate capacity of Home Economics teachers to teach digital financial literacy and tax-related concepts. Many teachers were trained under curricula that emphasized traditional Home Economics content and therefore possess limited knowledge of digital finance, financial technologies (FinTech), and contemporary tax systems. According to the Organisation for Economic Co-operation and Development (2023), teachers play a central role in delivering financial education effectively, but many education systems provide insufficient professional development opportunities in digital financial literacy. Consequently, teachers may lack the confidence and technical competence required to integrate digital financial tools into classroom instruction. Similarly, Menberu (2024) notes that inadequate teacher preparedness remains one of the major barriers to technology-mediated financial education in developing countries. Without continuous professional development, teachers may rely on

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traditional instructional methods that do not adequately prepare learners for digital financial environments.

Another significant challenge is the already congested nature of school curricula. Many education systems struggle to accommodate new content because existing curricula are overloaded with numerous subjects and learning objectives. Integrating digital financial literacy and tax awareness into Home Economics may therefore be perceived as increasing teachers ‘workload unless curriculum restructuring is undertaken. The Organisation for Economic Co-operation and Development (2020) observes that financial education programmes are more successful when they are systematically integrated into existing subjects rather than introduced as additional stand-alone courses. However, achieving such integration requires careful curriculum planning and revision, which may be difficult in highly centralized educational systems.

Effective teaching of digital financial literacy depends on the availability of technological resources. Unfortunately, many schools, particularly in developing countries, lack adequate ICT facilities, reliable electricity supply, internet connectivity, and digital learning devices. These deficiencies significantly limit opportunities for practical instruction involving digital financial applications. According to UNESCO (2023), unequal access to digital technologies remains one of the greatest barriers to equitable digital learning globally. In many rural schools, teachers and learners have little or no opportunity to practice the use of online banking platforms, budgeting applications, or electronic payment systems, thereby reducing the effectiveness of digital financial education.

The effectiveness of digital financial literacy instruction also depends on learners ‘existing digital skills. Students who possess limited ICT competencies may find it difficult to use financial applications or understand digital financial systems. The OECD (2023) emphasizes that digital financial literacy requires the simultaneous development of financial knowledge and digital competence. Where learners lack foundational digital skills, financial education programmes may not achieve their intended outcomes.

In addition, tax education receives relatively little attention in primary and secondary education compared with other aspects of financial literacy. Consequently, many teachers and curriculum developers perceive taxation as an issue relevant only to adults or business professionals. According to Manolakou (2024a), tax literacy remains underrepresented within formal educational curricula despite its importance in promoting responsible citizenship and voluntary tax compliance. This limited recognition often results in the omission of tax-related concepts from classroom instruction.

Successful integration requires collaboration among ministries of education, tax authorities, financial institutions, ICT agencies, curriculum development bodies, and teacher education institutions. However, such inter-agency collaboration is often weak or poorly coordinated. The OECD (2023) argues that national financial literacy strategies are most effective when education authorities collaborate with financial regulators, tax agencies, and private-sector stakeholders. Weak institutional coordination may therefore limit the quality and sustainability of integrated programmes.

Educational reforms moreover, frequently encounter resistance from teachers, administrators, and policymakers who may perceive curriculum innovations as increasing workload or requiring unfamiliar teaching approaches. Such resistance can delay implementation or reduce the effectiveness of reform initiatives. Fullan (2020) argues that sustainable educational reform depends on stakeholder commitment, adequate support, and continuous professional learning. Without institutional support and effective change management strategies, efforts to integrate digital financial literacy and tax awareness into Home Economics Education may experience limited success.

Recommendations

Based on the analysis of integrating digital financial literacy and tax awareness into Home Economics Education, the following recommendations are proposed for effective implementation:

1. Curriculum developers should explicitly incorporate digital financial literacy and tax awareness into home economics education at both basic and secondary school levels. These components should not be treated as peripheral topics built embedded within core areas such as budgeting, consumer education, and family resource management.

2. Regular training and professional development programmes should be organized to equip Home Economics teachers with the necessary competencies in digital financial tools and tax education.

3. Teachers should adopt learner-centred instructional strategies such as simulations, project-based learning, and real-life financial problem-solving activities.

4. Government and educational stakeholders should invest in digital infrastructure, including internet

access, computers, and relevant software, to support the effective teaching of digital financial literacy.

5. Schools should establish partnerships with financial institutions and tax agencies to provide learners with practical insights into financial management and taxation.

6. Digital financial literacy and tax awareness should be introduced at early stages of education to shape learners' financial behaviour and attitudes over time.

7. Educational researchers and policymakers should conduct periodic assessments to evaluate the effectiveness of integrated programmes.

Conclusion

The increasing digitization of financial systems has created an urgent need for individuals to possess both financial literacy and digital competencies. At the same time, tax awareness has become a critical component of responsible citizenship in modern economies. This paper has demonstrated that Home Economics Education, with its practical and life-oriented focus, provides a viable and strategic platform for integrating digital financial literacy and tax awareness.

By embedding these competencies into Home Economics curricula, learners can acquire essential skills in financial management, digital tool utilization, and tax responsibility. Such integration not only enhances individual financial well-being but also promotes broader socio-economic development through improved civic participation and tax compliance. The alignment of educational practices with the demands of the digital economy ensures that learners are better prepared to navigate complex financial environments and make informed decisions.

However, achieving this integration requires deliberate efforts in curriculum reform, teacher training, policy support, and resource provision. Without these enabling conditions, the potential benefits of digital financial and tax education may not be fully realized. Therefore, a coordinated approach involving educators, policymakers, and relevant stakeholders is essential for successful implementation. In conclusion, integrating digital financial literacy and tax awareness into Home Economics Education is a forward-looking strategy for empowering learners in the digital age. It equips them with the knowledge, skills, and attitudes necessary for financial independence, responsible citizenship, and active participation in an increasingly digital and interconnected economy.

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