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The Role of Microsoft Excel in Supporting Data-Driven Economic Decision-Making Among MSME Actors in The Digital

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ABSTRACT

This article examines the role of Microsoft Excel in supporting data-driven economic decision-making among micro, small, and medium-sized enterprise (MSME) actors in the digital era. The study uses a qualitative literature review by synthesizing academic publications on spreadsheet-based financial recording, digital adoption, accounting information systems, financial literacy, and managerial decision-making. The review indicates that Excel can help MSMEs organize transaction records, summarize sales and expenses, calculate costs and profit, monitor cash flows, manage inventory, compare business performance, and prepare simple financial projections. Functions such as SUM, AVERAGE, IF, SUMIF, sorting, filtering, charts, and PivotTables can convert routine records into information that is easier to interpret. Such information may support decisions concerning pricing, purchasing, stock replenishment, cost control, promotion, and business expansion. Nevertheless, Excel does not automatically guarantee sound decisions. The usefulness of its outputs depends on the completeness, accuracy, consistency, and timeliness of the input data, as well as the user's spreadsheet competence and basic financial literacy. Risks include formula errors, duplicate or missing transactions, uncontrolled file versions, and inadequate data security. The article concludes that Excel is best positioned as an accessible transitional and supporting tool within a broader digital financial-management process, not as a substitute for accounting standards, internal controls, or professional judgment.

Keywords: *Microsoft Excel; MSMEs; data-driven decision-making; financial management; digital transformation*

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INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) occupy an important position in Indonesia's economic structure through their contribution to employment, household income, and local economic activity. In day-to-day operations, however, many MSMEs still face practical constraints in managing business information. Transaction records may be scattered across notebooks, chat messages, receipts, and memory. When sales, purchases, operating expenses, and inventory movements are not recorded consistently, owners have difficulty identifying the actual financial condition of the business. Decisions about prices, production volume, purchasing, and business expansion may consequently rely more on intuition than on verifiable information.

The digital era creates opportunities for MSMEs to improve the way they collect, store, process, and interpret business data. Digital transformation does not always require an immediate investment in complex enterprise software. For businesses with limited capital and human resources, familiar spreadsheet applications can provide an accessible starting point. Microsoft Excel is widely known as a spreadsheet program that supports tabular data entry, formulas, data sorting, filtering, visualization, and summary analysis. When used systematically, these features can help owners transform routine transaction records into information that is relevant to economic decisions.

Previous studies have examined the use of Excel in preparing financial statements for MSMEs. Rohmah and Hastuti (2021), for example, designed Excel-assisted financial reports based on SAK EMKM, while Rofiq and Muhammad (2022) discussed the preparation of financial statements using Microsoft Excel 2016. More recent work has also highlighted the practical use of Excel for transaction processing and financial reporting (Tsaqifah et al., 2024; Adha et al., 2024; Irzavika et al., 2025). These studies demonstrate the relevance of spreadsheets for bookkeeping, but the discussion of their role in connecting operational data with wider economic decision-making deserves further synthesis.

Research on digital adoption and MSME performance provides a broader context. Affandi et al. (2024), using a large sample of Indonesian ultra-micro, micro, and small enterprises, examine digital adoption across several business processes and its relationship with business performance and financial literacy. Rosyidiana and Narsa (2024) also identify digitalization, literacy, and innovation as relevant dimensions in the financial performance of MSMEs. In addition, Christanty et al. (2023) report the importance of accounting information systems and financial-report quality for SME performance. These findings suggest that technology creates value not merely because it is adopted, but because it improves the quality and use of business information.

Data-driven decision-making (DDDM) refers to the practice of using relevant data and analysis as an important basis for selecting actions, while still considering experience, context, and managerial judgment. Pertiwi and Hana (2024) discuss the use of accessible analytics tools in supporting financial planning and operational efficiency among MSMEs. Research on SMEs also connects digital capabilities and analytical capacity with data-driven decision-making and operational performance (Hamdani et al., 2026). Thus, the central issue is not simply whether MSME owners use a digital application, but whether they can turn reliable records into meaningful information and use that information when choosing among business alternatives.

Microsoft Excel is particularly relevant to this issue because its functions can be adapted to the scale and needs of a small business. A basic workbook can contain transaction journals, sales summaries, expense classifications, stock cards, cash-flow records, and simple financial statements. Formulas can reduce repetitive calculations, while charts and PivotTables can help users recognize patterns in sales, costs, and

product performance. Yet spreadsheet use also has limitations: inaccurate input, incorrect formulas, inconsistent classifications, duplicate entries, and weak file protection can produce misleading outputs. Excel should therefore be understood as a tool whose value depends on the quality of the data and the discipline of its users.

The novelty of this article lies in synthesizing Excel not only as a bookkeeping instrument but also as a practical bridge between daily business records and economic decision-making. The discussion connects spreadsheet functions with specific decisions involving pricing, inventory, cost efficiency, cash management, promotion, and business development. Unlike field studies that report outcomes for one particular enterprise or training program, this article reviews and interprets findings across relevant literature to formulate an applied framework that can be adapted by MSME actors.

Based on this background, the article addresses three questions: (1) what functions of Microsoft Excel are relevant to the collection and processing of MSME economic data; (2) how can Excel-generated information support economic decision-making in business operations; and (3) what conditions and limitations influence the effectiveness of Excel use among MSME actors? The objective is to explain Excel's practical contribution to data-based economic decisions and identify implementation principles that improve the reliability and usefulness of spreadsheet information.

METHODS OF RESEARCH

This article employs a qualitative descriptive approach through a literature review. A literature review is appropriate because the objective is to synthesize existing knowledge about spreadsheet use, digital adoption, financial information, and decision-making in MSMEs rather than to measure the behavior of a newly selected group of business owners. The unit of analysis is the published academic discussion of Microsoft Excel and related digital or accounting practices in small businesses.

Literature was identified through searches of academic journal platforms and scholarly search services using combinations of the terms “Microsoft Excel,” “UMKM,” “MSME,” “financial recording,” “financial statements,” “digital adoption,” “financial literacy,” “data-driven decision-making,” and “accounting information systems.” Priority was given to peer-reviewed journal articles published during 2021–2026, especially studies conducted in the Indonesian MSME context. Earlier foundational publications and institutional standards were considered where they helped explain accounting concepts and reporting requirements.

Sources were selected when they addressed at least one of the following themes: (1) Excel or spreadsheet applications for bookkeeping and financial reporting; (2) digital technology adoption among MSMEs; (3) accounting information quality and financial literacy; or (4) the use of data and analytics in managerial decisions. Publications without a clear connection to these themes were not used as substantive evidence. The literature was read comparatively, and relevant information was grouped into analytical categories: data recording, data processing, information presentation, decision areas, enabling conditions, and implementation risks.

Analysis was conducted through content identification, thematic grouping, comparison of findings, and interpretive synthesis. The results are presented descriptively and linked to the article's research questions. Because this is a literature-based article, it does not claim to report primary interviews, surveys, experiments, or direct observations of MSME actors. The conclusions therefore describe the potential

contribution and practical conditions of Excel use as supported by the reviewed literature; they should not be interpreted as statistical proof that Excel alone causes an increase in MSME profitability.

RESULT AND DISCUSSION

1. Microsoft Excel as an Accessible Tool for MSME Data Management

Excel provides a familiar spreadsheet environment in which business information can be organized in rows and columns. For an MSME, each transaction can be recorded with a date, transaction number, description, category, quantity, unit price, total amount, payment method, and supporting note. A consistent structure is important because analysis becomes difficult when the same type of transaction is recorded using different labels or formats. A simple transaction table can serve as the primary data source for monthly summaries and other management reports.

Studies specifically addressing Excel-based financial reporting indicate that spreadsheets can help small businesses organize records and prepare financial statements. Rohmah and Hastuti (2021) describe the design of Excel-assisted reports in accordance with SAK EMKM, while Rofiq and Muhammad (2022) present an Excel 2016-based reporting design for an MSME. Tsaqifah et al. (2024) also report the development of an Excel-based financial reporting process intended to simplify transaction calculations and support more effective financial administration. These works position Excel as a practical tool for structuring financial information, especially where a business has not yet adopted a dedicated accounting system.

Excel's accessibility should not be confused with the absence of implementation requirements. A workbook needs clear sheet names, standardized column headings, consistent date and currency formats, and a defined procedure for entering and checking transactions. The owner should also separate business and personal transactions as far as possible. Without these basic practices, spreadsheet features may simply automate disorganized records. Therefore, the first contribution of Excel is not sophisticated analysis but the establishment of a repeatable and traceable recording routine.

2. Spreadsheet Functions for Converting Transactions into Information

Basic formulas can reduce repetitive arithmetic and make routine summaries more consistent. SUM can calculate total sales or expenses; AVERAGE can show average sales per day or average transaction value; IF can classify transactions according to a defined condition; and SUMIF or SUMIFS can summarize values by product, date range, or expense category. Sorting and filtering help owners isolate transactions for a particular period, product, or payment method. These functions are useful only when formulas are checked and the underlying categories are applied consistently.

Charts can present changes in sales, expenses, and cash balances in a form that is easier to interpret than a long list of transactions. PivotTables can summarize larger transaction tables by product, month, sales channel, or customer group without manually preparing separate calculations for each category. For example, a food business can compare monthly sales of several menu items, while a clothing business can identify product sizes or models with higher turnover. The purpose of visualization is not decoration; it is to make patterns, exceptions, and comparisons visible to the person responsible for the business.

An Excel workbook can be organized into connected sheets: (1) a transaction input sheet; (2) a sales recap; (3) an expense recap; (4) an inventory sheet; (5) a cash-flow summary; and (6) a management dashboard. In a simple design, the input sheet is the controlled source of transaction data, while summary

sheets retrieve information through formulas or PivotTables. This structure reduces repeated entry and helps the owner trace a summary figure back to its underlying transactions. The workbook should be reviewed periodically to ensure that formulas cover newly added rows and that totals reconcile with cash, bank, and payment-platform records.

Table 1. Examples of Excel Functions and Their Uses in MSME Management

Excel feature	Information produced	Potential management use
SUM / SUMIF	Total sales, expenses, or category-based amounts	Review revenue and spending by period or category
AVERAGE	Average daily sales or transaction value	Set realistic sales targets and compare periods
IF	Rule-based labels or alerts	Flag low stock, overdue payments, or negative balances
Sort and Filter	Selected transactions by date, product, or channel	Check unusual transactions and compare sales channels
Charts	Visual trends in sales, costs, and cash	Recognize seasonal patterns and changing performance
PivotTables	Summaries by product, month, or customer segment	Identify high-performing products and inventory priorities

(Source: Author's synthesis of spreadsheet functions and the reviewed literature, 2026)

3. Supporting Economic Decisions in MSME Operations

Pricing decisions. Pricing requires an understanding of the costs associated with a product or service, not merely an estimate based on competitors' prices. An Excel cost sheet can list raw materials, direct labor, packaging, utilities, and other relevant costs. The owner can calculate unit cost by dividing total relevant production costs by the number of units produced, then compare alternative selling prices and estimated margins. This information supports a more reasoned pricing decision and helps identify products whose selling prices may not cover their costs. The calculation remains dependent on whether all relevant costs have been recorded and allocated appropriately.

Inventory and purchasing decisions. A stock sheet can record beginning inventory, purchases, goods used or sold, and ending inventory. A simple IF formula can provide an alert when stock falls below a minimum quantity set by the owner. Sales recaps can also indicate which products move quickly and which remain in storage. Such information can support decisions about reorder quantities, purchasing schedules, and product variety. This is particularly useful for businesses dealing with perishable goods or limited working capital, where excessive stock can increase waste and tie up cash.

Cash-flow decisions. Profit and cash availability are not identical. A business may record sales on credit while cash has not yet been received, or may have cash outflows for inventory and operating expenses before revenue is collected. An Excel cash book can record opening balance, cash inflows, cash outflows, and closing balance for each day. A weekly or monthly summary helps the owner anticipate periods when cash may be insufficient to pay suppliers, rent, wages, or other obligations. This supports decisions about payment timing, credit policies, and the amount of cash that should be retained for operations.

Cost control and operational efficiency. Categorized expense records enable owners to compare spending across periods. If packaging, transportation, electricity, or platform fees rise faster than sales, the owner can investigate the cause and consider alternatives. A comparison of budgeted and actual costs can

identify deviations that require attention. Christanty et al. (2023) emphasize the relevance of accounting information systems and financial-report quality to SME performance. The implication for Excel use is that records should be sufficiently detailed to explain where resources are used, not merely provide a single total expense figure.

Marketing and product decisions. Sales records can be grouped by product, day, customer segment, or sales channel. Owners may then compare the results of promotions, identify peak selling periods, and assess whether a discount increases the volume enough to justify the reduction in margin. Pertiwi and Hana (2024) discuss data-driven decision-making and accessible analytics tools as resources for MSME financial planning and efficiency. In practice, Excel can serve as an initial analytical tool for evaluating promotional outcomes when sales data are collected consistently.

Investment and business development decisions. Before purchasing equipment, opening a new outlet, or expanding production, an owner can use Excel to compare estimated costs, expected revenue, cash requirements, and alternative scenarios. A basic scenario table can show how projected profit changes when sales volume, selling price, or input costs vary. Such analysis does not eliminate uncertainty, but it makes assumptions explicit. Judijanto et al. (2024) examine factors associated with investment decision-making in Indonesian MSMEs, including accounting information system service quality, technological innovation, and financial literacy. This reinforces the need for relevant information and user competence when evaluating business alternatives.

4. The Relationship between Data Quality, Digital Literacy, and Decision Quality

Excel can support decisions only when the information entered into it is trustworthy. Data quality includes accuracy, completeness, consistency, relevance, and timeliness. Accuracy means that recorded amounts reflect actual transactions; completeness means that important transactions are not omitted; consistency means that categories and recording rules are applied in the same way; relevance means that information is related to the decision being considered; and timeliness means that records are updated before the information becomes obsolete. An attractive dashboard based on incomplete or inaccurate records may create false confidence.

Digital literacy and financial literacy influence the ability of owners to use spreadsheet outputs. Digital literacy includes basic skills in handling files, entering data, using formulas, protecting documents, and understanding digital risks. Financial literacy includes the ability to interpret revenue, expenses, profit, assets, liabilities, and cash flow. Rosyidiana and Narsa (2024) link digitalization, literacy, and innovation with MSME financial performance, while Affandi et al. (2024) examine digital adoption and financial literacy in Indonesian enterprises. Together, these studies indicate that technology adoption should be considered alongside the capabilities needed to use it meaningfully.

Accounting information systems are valuable when they generate information that is useful for management. Christanty et al. (2023) find that accounting information systems and financial-report quality are positively associated with SME performance in their study context. For spreadsheet-based processes, this means that the workbook should support a clear information flow from source documents to transaction records, summaries, and reports. A well-designed spreadsheet is not simply a collection of formulas; it is part of a small information system with defined users, procedures, and controls.

Data-driven decision-making should not be interpreted as allowing numerical outputs to replace managerial judgment. Numbers need to be interpreted in the context of customer preferences, supplier reliability, seasonal conditions, competition, and the owner's business objectives. For example, a product with lower sales may still be strategically important because it attracts customers who purchase other items.

A decision to discontinue it should therefore consider more than sales ranking alone. Data improves the basis for judgment, but the final decision requires contextual understanding.

5. Practical Model for Applying Excel in MSMEs

An effective implementation can be carried out gradually. First, the owner identifies the decisions that most frequently arise, such as setting prices, restocking goods, controlling expenses, or planning cash needs. Second, the owner determines the minimum data required for each decision. Third, a workbook is designed with standardized input columns and separate summary sheets. Fourth, transaction data are entered routinely and supported by receipts, invoices, sales-platform reports, or other source documents. Fifth, formulas and summaries are checked against source records. Finally, the owner reviews the information at a fixed interval and documents the decisions taken.

The process should be simple enough to maintain. A micro business with a small number of daily transactions may need only a cash book, sales recap, expense recap, and stock record. A growing enterprise may require separate product categories, customer balances, payroll information, and more detailed financial reports. The workbook should grow in response to actual business needs rather than become unnecessarily complicated. Irzavika et al. (2025) and Adha et al. (2024) illustrate practical Excel applications for preparing MSME financial reports and processing sales data, while the reviewed literature on digital adoption suggests that technology use is most useful when it is connected to real business processes.

To strengthen reliability, owners should use a single designated workbook or a controlled shared file, create periodic backups, restrict editing access where necessary, protect formula cells, and maintain a record of changes. Data should be reconciled with cash balances, bank statements, and digital payment records. Where business complexity increases, transaction volume becomes large, or multiple users need simultaneous access, a dedicated accounting or point-of-sale system may be more appropriate. Excel can remain useful for analysis and reporting, but it should not be forced to function as a full enterprise system.

6. Limitations and Risks of Spreadsheet-Based Management

Spreadsheet flexibility is also a source of risk. Users can accidentally overwrite formulas, delete rows, change cell references, or enter amounts in inconsistent formats. Manual data entry can lead to duplicate transactions and omissions. A workbook stored on one device may be lost because of hardware failure, while uncontrolled copies can cause different users to rely on different versions. Sensitive customer, employee, or financial information may also be exposed if files are shared without appropriate access restrictions.

Another limitation is the risk of treating spreadsheet outputs as formal financial statements without checking the applicable accounting requirements. Excel is a tool, not an accounting standard. MSME financial reporting should refer to the relevant standard, including SAK EMKM where applicable, and the business should maintain supporting evidence for recorded transactions. Excel can facilitate the calculation and presentation of information, but it does not independently ensure compliance, internal control, or the completeness of disclosures.

Finally, Excel's usefulness depends on the owner's willingness and ability to maintain the workbook. A complex template that is not updated regularly provides less value than a simple system that is used consistently. Training and mentoring should therefore emphasize the meaning of each data field, the purpose of formulas, basic financial interpretation, and routine verification. This human dimension is

essential: digital tools contribute to decision quality only when they are embedded in a sustainable management practice.

7. Synthesis of the Literature

The reviewed studies can be understood as addressing complementary parts of the same process. Research on Excel-based reporting explains how transactions can be organized into financial information (Rohmah & Hastuti, 2021; Rofiq & Muhammad, 2022; Tsaqifah et al., 2024; Irzavika et al., 2025). Research on digital adoption and financial literacy explains the broader conditions under which MSMEs use technology and benefit from it (Affandi et al., 2024; Rosyidiana & Narsa, 2024; Ratnawati et al., 2025). Studies of accounting information systems and data-driven decision-making connect information quality and analytical capacity with business performance and managerial choices (Christanty et al., 2023; Pertiwi & Hana, 2024; Hamdani et al., 2026).

Taken together, the literature supports a practical interpretation: Excel can be a low-barrier instrument for building data discipline and producing management information, but the quality of decisions depends on the complete chain from recording to interpretation. The contribution of this article is to connect the technical functions of Excel with concrete economic decisions and to emphasize the conditions that make the resulting information reliable. Since the article is based on secondary sources, further empirical research is needed to examine how different types of MSMEs use Excel, which functions are adopted most frequently, and whether structured spreadsheet use is associated with measurable changes in decision quality or business performance.

CONCLUSION

Microsoft Excel has an important potential role in supporting data-driven economic decision-making among MSME actors in the digital era. Through structured transaction tables, formulas, sorting and filtering, charts, and PivotTables, Excel can help owners organize sales and expense records, calculate costs and profit, monitor inventory, summarize cash flows, and compare business performance. The resulting information can support decisions concerning pricing, purchasing, stock replenishment, cost control, marketing, cash management, and business development.

However, the presence of Excel does not automatically produce accurate information or better decisions. Its effectiveness depends on complete and consistent data entry, correct formulas, basic accounting and digital literacy, routine verification, file security, and the ability to interpret information in the context of the business. Excel should be treated as an accessible supporting tool and an entry point for digital financial management, not as a replacement for accounting standards, internal controls, or professional judgment. MSME actors are encouraged to begin with a simple workbook that meets their most urgent needs, maintain it consistently, and improve its structure as the business develops. Future empirical studies can test the relationship between spreadsheet competence, information quality, decision-making quality, and MSME performance across different sectors.

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