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Microsoft Excel As a Tool for Digitizing Financial Records and Supporting Decision-Making Among MSMEs in Dharmasraya Regency in The Era of Digital Transformation

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ABSTRACT

This study aims to understand the use of Microsoft Excel as a tool for digitalizing financial records and supporting decision-making among micro, small, and medium enterprises (MSMEs) in Dharmasraya Regency. The study focuses on transaction-recording practices, the use of financial information for operational decisions, perceived benefits, challenges, and support needs. It is designed as a descriptive qualitative field study. Primary data are planned to be collected through semi-structured interviews with MSME owners or managers, observation of bookkeeping practices, and authorized documentation. Secondary data include government statistics, local planning documents, accounting standards, and scholarly articles on Excel-based financial reporting for MSMEs. Data analysis will involve data condensation, data display, and conclusion drawing and verification. Existing literature indicates that spreadsheets can support transaction recording and financial summaries; however, their practical value depends on complete data entry, user understanding, formula checking, and file security. As primary field data have not yet been incorporated into this draft, these statements provide a conceptual basis that must be examined through field research in Dharmasraya

Keywords: *Microsoft Excel, financial digitalization MSMEs, decision-making, qualitative research*

How to Cite:

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INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) play an important role in local economic activity by supplying goods and services, creating employment opportunities, and circulating income within communities. Business sustainability, however, depends not only on sales but also on the owner's ability to manage cash, track costs, determine profit or loss, and plan capital requirements. Inadequate or irregular bookkeeping can make it difficult to distinguish personal funds from business funds, assess product performance, and plan inventory purchases.

Digital transformation is changing how businesses promote products, receive orders, process payments, and store transaction data. Statistics Indonesia's publication on e-commerce presents information on business profiles, workforce characteristics, business activities, and e-commerce transaction values, with estimates presented at the provincial level (Statistics Indonesia [BPS], 2025a). This wider shift highlights the importance of strengthening the digital capabilities of small businesses, including in areas that are not directly related to online selling, such as internal financial administration.

At the local level, Dharmasraya Regency has a diverse economic and business environment. The Dharmasraya Regency in Figures publication provides regional statistical information that can serve as contextual background for examining local economic activity (BPS Dharmasraya, 2025). The regional development plan also provides a policy context for considering local economic development and the capacity of community-based businesses (Dharmasraya Regency Government, 2021). Nevertheless, regional statistics alone do not establish how consistently individual MSMEs maintain financial records or use them in making decisions. These issues require direct investigation among business owners.

Microsoft Excel is a widely used spreadsheet application that can be adapted for basic financial administration. A simple workbook can record daily transactions, classify income and expenses, calculate totals automatically, and summarize financial activity by period. Studies on MSME financial reporting have discussed the use of Excel to assist the preparation of reports aligned with Indonesia's Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) (Kania & Irawan, 2021; Rohmah & Hastuti, 2021; Rofiq & Muhammad, 2022). Heryani et al. (2023) also describe assistance in preparing MSME financial reports using Excel. These studies provide a basis for examining Excel as an accessible tool, although the outcomes in other locations should not automatically be assumed to apply to all MSMEs in Dharmasraya.

Despite its accessibility, Excel does not automatically guarantee accurate financial information. Errors may occur when transactions are omitted, categories are used inconsistently, formulas are changed accidentally, or files are not backed up. Business owners may also need guidance in interpreting the reports generated from their records. Therefore, the key issue is not simply whether MSMEs use Excel, but how they use it, what benefits and difficulties they experience, and whether the information produced contributes to business decisions.

Based on this background, this article aims to examine how Microsoft Excel can be used to digitize financial recordkeeping and support decision-making among MSMEs in Dharmasraya Regency. It focuses on the potential functions of Excel, the conditions required for its effective use, and issues that should be explored through further field research.

RESEARCH METHOD

This article adopts a qualitative descriptive approach to understand the potential role of Microsoft Excel in MSME financial administration. The current draft is based on a review of relevant literature and regional contextual sources. It does not claim that interviews or observations have already been conducted. To develop a complete empirical study, the literature-based discussion should be followed by fieldwork with MSME owners in Dharmasraya Regency.

The proposed research setting is Dharmasraya Regency, West Sumatra, Indonesia. If the study proceeds to fieldwork, participants may be selected purposively from MSME owners who currently record transactions manually, use Excel, or are considering a spreadsheet-based system. Selection should seek variation in business type, operating duration, and familiarity with digital tools. The number of participants should be determined according to the research scope and the adequacy of information obtained.

Potential data collection techniques include semi-structured interviews, observation of financial-recording practices, and documentation review with participants' permission. Interviews could explore how owners record sales and expenses, what financial information they need, whether they use Excel, the difficulties they face, and how they make decisions about cash, costs, pricing, and inventory. Observation could examine the structure of an Excel workbook or a manual ledger without collecting unnecessary confidential information. Relevant documents may include anonymized transaction records or sample reports, provided that participants give informed consent.

If primary data are collected, analysis may follow the interactive process described by Miles, Huberman, and Saldaña (2014): data condensation, data display, and conclusion drawing or verification. Interview notes and observations would first be organized and coded according to themes such as recording practices, perceived benefits, barriers, use of financial information, and data security. The themes could then be compared across participants. Conclusions should be checked against the source material and any differences or contradictory accounts should be retained rather than ignored.

RESULTS AND DISCUSSION

Results

Because primary field data have not been supplied for this draft, this section presents a literature-based discussion and a framework for analyzing future findings. It should not be interpreted as evidence that particular practices or outcomes have been verified among MSMEs in Dharmasraya Regency.

Potential Uses of Excel in Financial Recordkeeping

An Excel workbook can provide a consistent format for recording transaction dates, descriptions, income, expenses, and payment methods. Formulas can calculate daily or monthly totals and help produce a basic cash summary. Separate worksheets may be used to organize sales, operating expenses, and inventory-related transactions. Such a structure may help owners review business activity more systematically than scattered or incomplete notes. Studies on Excel-assisted MSME reporting provide relevant examples of how spreadsheets can be adapted for financial reporting (Kania & Irawan, 2021; Rohmah & Hastuti, 2021; Rofiq & Muhammad, 2022).

Potential Support for Decision-Making

When transaction data are entered regularly, summaries can help owners compare income and expenses across periods, identify unusually high costs, and anticipate cash needs. Owners may use this information to consider pricing, purchasing, expense control, and whether additional working capital is required. Nevertheless, Excel does not make decisions independently. The quality of any decision remains dependent on the completeness of records, the suitability of calculations, and the owner's understanding of the business context.

Challenges and Conditions for Effective Use

Possible barriers include limited spreadsheet skills, uncertainty about accounting categories, inconsistent transaction entry, errors in formulas, and a lack of routine backups. These are issues to investigate during fieldwork rather than findings that can be attributed to all local MSMEs in advance. Training should therefore combine basic spreadsheet skills with practical bookkeeping concepts, such as separating personal and business transactions, recording transactions promptly, checking totals, and maintaining secure backup copies. Where financial statements are required, the workbook should be designed with reference to applicable reporting guidance, including SAK EMKM when relevant.

Proposed Themes for Field Analysis

Analytical theme	Information to explore	Possible evidence
Current recordkeeping practices	How sales, expenses, and cash movements are recorded	Interview responses; anonymized ledger or workbook
Use of Microsoft Excel	Workbook structure, formulas, frequency of entry, and reporting routines	Workbook review with permission; observation
Decision-making	How records inform pricing, purchasing, cost control, and cash planning	Interview examples; comparison of records and explanations
Barriers and support needs	Digital skills, accounting knowledge, time, and access to assistance	Interviews; recurring patterns across participants
Data quality and security	Checking errors, access control, file backups, and confidentiality	Workbook practices; participant explanations

The proposed themes provide a transparent starting point for fieldwork. Once interviews and observations have been completed, this section should be revised to present actual themes, representative anonymized evidence, comparisons with previous studies, and any findings that differ from the literature.

CONCLUSION

Microsoft Excel has the potential to serve as an accessible tool for digitizing financial records and supporting business decision-making among MSMEs. It can organize transaction data, automate basic calculations, and present summaries that may assist cash monitoring, cost control, and business planning. Its usefulness, however, depends on consistent data entry, suitable workbook design, users' financial and

digital literacy, and the protection of business information. Excel should be understood as a practical tool rather than a guarantee of accurate reporting or successful decisions.

The main limitation of this draft is that it is based on literature and contextual sources and does not include verified interview or observation data from MSMEs in Dharmasraya Regency. Therefore, the discussion describes potential uses and issues for investigation, not confirmed local outcomes. Future research should collect primary data from MSME owners, document their actual recording practices, and assess how Excel-based information is used in everyday decisions. Practical training and simple, well-structured templates may be explored as possible forms of support after local needs have been established.

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