Vol. 3 No. 1 Edisi Januari 2026 E. ISSN. 3032-2472
Multidisciplinary Indonesian Center Journal (MICJO)
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ANALYSIS OF THE INFLUENCE OF ATTITUDE AND BEHAVIORAL CONTROL ON THE FINANCIAL PERFORMANCE OF MSMES IN NUSANIWE DISTRICT

PENGARUH SIKAP DAN KONTROL PERILAKU TERHADAP KINERJA KEUANGAN UMKM DI KECAMATAN NUSANIWE

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DOI: https://doi.org/10.62567/micjo.v3i1.1951

Abstract

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, yet they still face the challenge of suboptimal financial performance. This study aims to analyze the direct influence of Financial Attitudes and Behavioral Control on MSME Financial Performance and examine the mediating role of Financial Behavior in this relationship. This study is grounded in the Theory of Planned Behavior (TPB), which positions attitudes and behavioral control as the primary determinants of individual intentions and behavior. Using a quantitative approach, this study will test hypotheses on 31 MSME owners/managers in Nusaniwe District, selected through purposive sampling. Data will be collected through a Likert-scale questionnaire and analyzed using SPSS statistical software. Validity, reliability, and multiple regression tests will test the simultaneous influence of attitudes, control, and behavior on financial performance. The results are expected to provide insight into the importance of behavioral aspects (attitudes and control) in improving MSME financial performance and contribute to more effective mentoring programs and policy formulation.

Keywords : Financial Performance, MSMEs, Financial Attitude, Behavioral Control, Financial Behavior, Theory of Planned Behavior (TPB), Indonesia, Nusaniwe District, SPSS.

Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan tulang punggung perekonomian Indonesia, namun masih menghadapi tantangan kinerja keuangan yang belum optimal. Penelitian ini bertujuan untuk menganalisis pengaruh langsung Sikap Keuangan dan Kontrol Perilaku terhadap Kinerja Keuangan UMKM, serta menguji peran mediasi Perilaku Keuangan dalam hubungan tersebut. Studi ini berlandaskan pada Theory of Planned Behavior (TPB), yang menempatkan sikap dan kontrol perilaku sebagai penentu utama niat dan perilaku individu. Menggunakan pendekatan kuantitatif , penelitian ini akan menguji hipotesis pada 31 responden pemilik/pengelola UMKM di Kecamatan Nusaniwe, yang ditentukan melalui teknik purposive sampling . Data akan dikumpulkan melalui kuesioner yang diukur dengan skala Likert dan dianalisis menggunakan program statistic yaitu SPSS uji validitas,uji reliabilitas dan uji regresi berganda memungkinkan pengujian apakah seberpengaruh itu sikap,kontrol dan perilaku terhadap kinerja keuangan secara simultan. Hasil penelitian diharapkan dapat memberikan

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wawasan mengenai pentingnya aspek perilaku (sikap dan kontrol) dalam meningkatkan kinerja keuangan UMKM dan berkontribusi pada program pendampingan dan perumusan kebijakan yang lebih efektif.

Kata Kunci : Kinerja Keuangan, UMKM, Sikap Keuangan, Kontrol Perilaku, Perilaku Keuangan, Theory of Planned Behavior (TPB), Indonesia, Kecamatan nusaniwe, SPSS.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, contributing 61% to the GDP and absorbing up to 97% of the national workforce (Al-ghifary et al., 2025). In Nusaniwe District, the presence of MSMEs plays a strategic role in driving the local economy. However, this vast potential is often hindered by suboptimal financial performance issues. This is characterized by poor financial record-keeping, inadequate cash flow management, and a lack of sound financial planning among business owners in the region (Nugraha et al., 2023).

In modern financial management literature, attention has shifted from external factors toward internal factors, particularly the psychological characteristics and behavioral dispositions of business owners. Based on the Theory of Planned Behavior (TPB) developed by Ajzen, an individual's economic behavior—including financial performance—is determined by intentions influenced by three main factors: attitudes, subjective norms, and behavioral control. In the context of MSMEs in Nusaniwe District, Financial Attitude is crucial as it encompasses beliefs and positive evaluations regarding fund management and risk. Meanwhile, Behavioral Control is another vital determinant reflecting business owners' perceptions of the ease or difficulty of executing desired financial actions.

Although theoretically, positive attitudes and behavioral control should be directly proportional to performance improvements, the phenomenon in Nusaniwe District reveals unique challenges where behavioral aspects do not necessarily offset market complexity. Therefore, this study aims to examine the partial and simultaneous effects of these behavioral aspects on the financial performance of MSMEs. The researcher hopes that the results of this study will provide a tangible contribution to the formulation of more effective MSME mentoring policies in Nusaniwe District.

2. RESEARCH METHOD

This study employs a quantitative method, and Multiple Regression Analysis will be conducted to address the research questions (Amelia et al., 2023). The research utilizes primary data obtained through the distribution of questionnaires to respondents, specifically MSME owners in the Nusaniwe District. The population for this study consists of all MSMEs actively operating and registered within the region. According to Sugiyono (2017), "a census is conducted when the population size is relatively small, or when the researcher aims to produce more accurate generalizations." On this basis, and due to the manageable population size, this

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study utilizes a saturation sampling (census) technique by including the entire population of 31 respondents as the sample.

Respondents' answers to the questionnaire statements are guided by a **Likert scale**. A score of 1–5 is used to measure responses, where "Strongly Agree" is assigned a score of 5 and "Strongly Disagree" is assigned a score of 1. The variables, operational definitions, and their respective indicators are presented in the table below.

Table 1. Operational Definitions

Variable	Operational Definition	Indicators	Measurement Scale
Financial Attitude (X_1)	The evaluation or emotional reaction of MSME owners toward financial management, encompassing beliefs regarding the consequences of financial actions.	1. Belief in the benefits of financial recording. 2. Orientation toward future planning. 3. Attitude toward risk management. 4. Assessment of business fund usage.	Likert (1-5)
Behavioral Control (X_2)	The MSME owner's perception regarding the ease or difficulty of performing financial management behaviors, including facilitating and inhibiting factors.	1. Perception of fund management capability. 2. Availability of financial information. 3. Ease of access to financial institutions. 4. Belief in internal control (*locus of control*).	Likert (1-5)
Financial Behavior (X_3)	The actual actions of MSME owners in applying daily financial management as an expression of intention.	1. Routine cash recording. 2. Periodic budget monitoring. 3. Separation of personal and business funds. 4. Timeliness in obligation payments.	Likert (1-5)
Financial Performance (Y)	The final outcome of MSME financial management activities, measured based on the effectiveness and efficiency of achieving business financial targets.	1. Increase in sales volume. 2. Growth in business profit. 3. Ability to pay debts on time.	Likert (1-5)

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		4. Efficient use of capital.	

3. RESULTS AND DISCUSSION

Results

Based on the results of the questionnaire entered into SPSS and processed, the following output was obtained:

a. Test Validity And Test Reability

- For Questions Related to Financial Attitudes

Table 1. Item-Total Statistics

Correlations							
		X1.1	X1.2	X1.3	X1.4	X1.5	Attitude
X1.1	Pearson Correlation	1	.308	.323	.591**	.249	.650**
	Sig. (2-tailed)		.092	.076	.000	.178	.000
	N	31	31	31	31	31	31
X1.2	Pearson Correlation	.308	1	.421*	.409*	.220	.681**
	Sig. (2-tailed)	.092		.018	.022	.235	.000
	N	31	31	31	31	31	31
X1.3	Pearson Correlation	.323	.421*	1	.259	.425*	.715**
	Sig. (2-tailed)	.076	.018		.160	.017	.000
	N	31	31	31	31	31	31
X1.4	Pearson Correlation	.591**	.409*	.259	1	.524**	.759**
	Sig. (2-tailed)	.000	.022	.160		.002	.000
	N	31	31	31	31	31	31
X1.5	Pearson Correlation	.249	.220	.425*	.524**	1	.714**
	Sig. (2-tailed)	.178	.235	.017	.002		.000
	N	31	31	31	31	31	31
Attitude	Pearson Correlation	.650**	.681**	.715**	.759**	.714**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	31	31	31	31	31	31

Source: Processed Primary Data

The table above shows the results of the Behavioral Variable Validity Test for Questions 1-5.

Indicator	rhitung (Pearson Correlation)	rtabel (N=31,α=0,05)	Sig Value	Description
X1.1	0,650	0,355	0,000	VALID
X1.2	0,681	0,355	0,000	VALID
X1.3	0,715	0,355	0,000	VALID
X1.4	0,759	0,355	0,000	VALID
X1.5	0,714	0,355	0,000	VALID

All statement items (X1.1 to X1.5) have an r_{count} value > 0.355 and a Sig. value < 0.05. Thus, it can be concluded that all instruments or questionnaires for the Attitude variable are declared VALID.

Table 2. Statistical Reliability

Reliability Statistics	
Cronbach's	N of

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Alpha	Items
.737	5

Because the Cronbach's Alpha value of 0.737 is greater than 0.60 (0.737 > 0.60), all statement items in the variable are declared RELIABLE.

- For Questions Regarding Financial Control

Table 3. Item-Total Statistics

Correlations							
		X2.1	X2.2	X2.3	X2.4	X2.5	Control
X2.1	Pearson Correlation	1	.333	.440*	.545**	.616**	.743**
	Sig. (2-tailed)		.067	.013	.002	.000	.000
	N	31	31	31	31	31	31
X2.2	Pearson Correlation	.333	1	.591**	.347	.459**	.708**
	Sig. (2-tailed)	.067		.000	.056	.009	.000
	N	31	31	31	31	31	31
X2.3	Pearson Correlation	.440*	.591**	1	.305	.593**	.772**
	Sig. (2-tailed)	.013	.000		.095	.000	.000
	N	31	31	31	31	31	31
X2.4	Pearson Correlation	.545**	.347	.305	1	.479**	.737**
	Sig. (2-tailed)	.002	.056	.095		.006	.000
	N	31	31	31	31	31	31
X2.5	Pearson Correlation	.616**	.459**	.593**	.479**	1	.827**
	Sig. (2-tailed)	.000	.009	.000	.006		.000
	N	31	31	31	31	31	31
Control	Pearson Correlation	.743**	.708**	.772**	.737**	.827**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	31	31	31	31	31	31

Source: Processed Primary Data

The table above shows the results of the Behavioral Variable Validity Test for Questions 1-5.

Indicator	rhitung (Pearson Correlation)	rtabel (df=29)	Sig Value	Description
X2.1	0,743	0,355	0,000	VALID
X2.2	0,708	0,355	0,000	VALID
X2.3	0,772	0,355	0,000	VALID
X2.4	0,737	0,355	0,000	VALID
X2.5	0,827	0,355	0,000	VALID

All statement items for the Control variables (X2.1 to X2.5) have r_{count} values > 0.355 and Sig. values < 0.05. Thus, all indicators in this variable are declared VALID.

Table 4. Reliability Test Results on Control

Reliability Statistics	
Cronbach's Alpha	N of Items
.801	5

This research instrument is declared VERY RELIABLE. The value of 0.801 is in the high/strong reliability category. This indicates that the statement items in this variable have very good internal consistency.

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- For Questions Related To Financial Behavior

Table 5. Item-Total Statistics

Correlations							
		X3.1	X3.2	X3.3	X3.4	X3.5	Behavior
X3.1	Pearson Correlation	1	.431*	.245	.626**	.331	.817**
	Sig. (2-tailed)		.015	.184	.000	.069	.000
	N	31	31	31	31	31	31
X3.2	Pearson Correlation	.431*	1	.440*	.349	-.164	.661**
	Sig. (2-tailed)	.015		.013	.054	.379	.000
	N	31	31	31	31	31	31
X3.3	Pearson Correlation	.245	.440*	1	.272	-.043	.594**
	Sig. (2-tailed)	.184	.013		.139	.818	.000
	N	31	31	31	31	31	31
X3.4	Pearson Correlation	.626**	.349	.272	1	.026	.744**
	Sig. (2-tailed)	.000	.054	.139		.889	.000
	N	31	31	31	31	31	31
X3.5	Pearson Correlation	.331	-.164	-.043	.026	1	.346
	Sig. (2-tailed)	.069	.379	.818	.889		.057
	N	31	31	31	31	31	31
Behavior	Pearson Correlation	.817**	.661**	.594**	.744**	.346	1
	Sig. (2-tailed)	.000	.000	.000	.000	.057	
	N	31	31	31	31	31	31

Source: Processed Primary Data

The table above shows the results of the Behavioral Variable Validity Test for Questions 1-5.

Indicator	rhitung	rtabel	Sig Value	Description
X3.1	0,817	0,355	0,000	VALID
X3.2	0,661	0,355	0,000	VALID
X3.3	0,594	0,355	0,000	VALID
X3.4	0,744	0,355	0,000	VALID
X3.5	0,346	0,355	0,057	TIDAK VALID

Based on the table above, there is one statement that is NOT VALID, namely X3.5. Because the R_{Calculated} value (0.346) is smaller than R_{Table} (0.355) and the significance value (0.057) is greater than 0.05.

Table 6. Results of the Treatment Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.713	4

This instrument is declared RELIABLE (Consistent). Because even though the value is slightly lower than the previous result (0.801), the value of 0.713 is still above the minimum threshold of 0.60. This shows that the four statement items have a good level of consistency in measuring the intended variables.

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- Related To Financial Performance

Table 7. Item-Total Statistics

Correlations							
		Y.1	Y.2	Y.3	Y.4	Y.5	Performance
Y.1	Pearson Correlation	1	.220	.440*	.127	.251	.627**
	Sig. (2-tailed)		.233	.013	.495	.174	.000
	N	31	31	31	31	31	31
Y.2	Pearson Correlation	.220	1	.282	.243	-.158	.478**
	Sig. (2-tailed)	.233		.124	.187	.396	.007
	N	31	31	31	31	31	31
Y.3	Pearson Correlation	.440*	.282	1	.132	.334	.728**
	Sig. (2-tailed)	.013	.124		.479	.066	.000
	N	31	31	31	31	31	31
Y.4	Pearson Correlation	.127	.243	.132	1	.455*	.616**
	Sig. (2-tailed)	.495	.187	.479		.010	.000
	N	31	31	31	31	31	31
Y.5	Pearson Correlation	.251	-.158	.334	.455*	1	.650**
	Sig. (2-tailed)	.174	.396	.066	.010		.000
	N	31	31	31	31	31	31
Performance	Pearson Correlation	.627**	.478**	.728**	.616**	.650**	1
	Sig. (2-tailed)	.000	.007	.000	.000	.000	
	N	31	31	31	31	31	31

Source: Processed Primary Data

The table above shows the results of the Behavioral Variable Validity Test for Questions 1-5.

Indikator	rhitung (Pearson Correlation)	rtabel (df=29)	Nilai Sig.	Keterangan
Y.1	0,627	0,355	0,000	VALID
Y.2	0,478	0,355	0,007	VALID
Y.3	0,728	0,355	0,000	VALID
Y.4	0,616	0,355	0,000	VALID
Y.5	0,650	0,355	0,000	VALID

For the Performance variable (Y), all statement items (Y.1 to Y.5) have a correlation value (r_{count}) greater than 0.355 and a significance level far below 0.05. Thus, all items for this variable are declared VALID.

Table 8. Results of Reliability Tests on Performance

Reliability Statistics	
Cronbach's Alpha	N of Items
.597	5

A value of 0.597 is slightly below the minimum threshold of 0.60. In rigorous academic research, this instrument is considered inconsistent. However, because it is so close to 0.60 (only 0.003 off), some researchers sometimes tolerate it, although improvement is strongly recommended.

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b. Multiple Regression Analysis

Table 9. Output Statistik Pada Model Summary, Anova Dan Coeficient

MODEL SUMMARY

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.338[a]	.115	.016	2.023
a. Predictors: (Constant), BEHAVIOR, ATTITUDE, CONTROL				

MODEL ANOVA

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.300	3	4.767	1.164	.342[b]
	Residual	110.538	27	4.094		
	Total	124.839	30			
a. Dependent Variable: PERFORMANCE						
b. Predictors: (Constant), BEHAVIOR, ATTITUDE, CONTROL						

INTERPRETASI COEFFICIENTS

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.894	5.251		2.646	.013
	ATTITUDE	-.075	.191	-.081	-.393	.697
	CONTROL	.078	.190	.102	.410	.685
	BEHAVIOR	.301	.238	.286	1.267	.216
a. Dependent Variable: PERFORMANCE						

c. Interpretation Of Multiple Linear Regression Analysis

1) Multiple Linear Regression Equation

Based on the values in the **Unstandardized Coefficients (B)** column, the regression model is as follows:

Y = 13.894 - 0.075X.1 + 0.078X.2 + 0.301X.3

Description:

- Y: Performance
- X.1: Attitude
- X.2: Control
- X.3: Behavior

2) Constant Value

The positive constant value of 13.894 indicates that if the variables of Attitude, Control, and Behavior are zero (0) or remain constant, the value of Performance is predicted to be 13.894 units.

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3) Regression Coefficient for Attitude (X.1 = -0.075)

The negative coefficient implies that for every one-unit increase in the Attitude variable, Performance is predicted to decrease by 0.075, assuming other variables remain constant.

4) Regression Coefficient for Control (X.2 = 0.078)

For every one-unit increase in the Control variable, Performance is predicted to increase by 0.078, assuming other variables remain constant.

d. Discussions

1) The Influence of Attitude on MSME Financial Performance

Based on the results, the Attitude (X.1) variable shows a regression coefficient of -0.075 with a significance level of 0.697. Since the p-value is significantly higher than the standard alpha of 0.05 (0.697 > 0.05), it is concluded that Attitude has no significant partial effect on Performance. This indicates that the positive or negative attitudes held by respondents in this study do not have a real impact on improving their performance. The negative coefficient suggests an inverse relationship; however, because it is statistically insignificant, the relationship is considered unreliable.

2) The Influence of Financial Control on MSME Financial Performance

Regarding the Control (X.2) variable, the data shows a regression coefficient of 0.078 with a significance level of 0.685. As this p-value exceeds the 0.05 threshold (0.685 > 0.05), the hypothesis stating that Control significantly affects Performance is rejected. This suggests that respondents' perceptions of the control they have over their work or situations do not directly contribute to their performance achievement. While there is a slight positive relationship (0.078), it cannot be generalized due to the high probability of error.

3) The Influence of Financial Behavior on MSME Financial Performance

For the Behavior (X.3) variable, the results show a regression coefficient of 0.301 with a significance level of 0.216. Although Behavior has a higher influence value (B) and a significance level closer to the threshold compared to Attitude and Control, it still exceeds 0.05 (0.216 > 0.05). Therefore, Behavior has no significant partial effect on Performance. While the positive coefficient suggests that better behavior tends to lead to higher performance, the statistical strength is insufficient to be accepted. This may be influenced by the small sample size (N=31).

4. CONCLUSION

Based on the data analysis and discussion involving 31 respondents, the following conclusions are drawn:

a. Attitude does not significantly affect Performance (Sig. 0.697 > 0.05).
b. Control does not significantly affect Performance (Sig. 0.685 > 0.05).
c. Behavior does not significantly affect Performance (Sig. 0.216 > 0.05).
d. Simultaneously, Attitude, Control, and Behavior do not significantly affect Performance, as shown by the F-test (Sig. 0.342 > 0.05).

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e. The Coefficient of Determination (R^2) of 0.115 indicates that these three variables contribute only 11.5% to Performance, while the remaining 88.5% is influenced by other variables not included in this model.

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