

# AI-03335 Spreadsheet Decision Explained

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Tags	Investing
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I've heard this a few times already, "they made a spreadsheet decision", does this mean a purely mathematical decision based on numbers? List 22 examples.

Yes — when people say someone “made a spreadsheet decision,” it usually means the decision was based purely on quantitative data, metrics, or calculations, without much consideration of qualitative factors like human emotions, context, intuition, or long-term implications. It’s a metaphorical way of saying, “They looked at the numbers and nothing else.”

Here’s a structured list of **22 examples of spreadsheet decisions** across various domains:

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## Business / Career

1. Choosing to lay off employees solely based on cost per employee vs. revenue generated.
2. Promoting someone only because they had higher performance metrics, ignoring leadership potential.
3. Cutting a product line because it’s slightly below profitability targets, without considering brand impact.
4. Selecting a supplier only by the cheapest price per unit, ignoring quality or reliability.
5. Assigning projects to teams purely based on capacity utilization percentages.

## Finance / Investing

1. Selling a stock solely because the algorithm shows a 2% underperformance.
2. Allocating assets purely based on historical returns without factoring in risk tolerance.
3. Approving loans strictly based on credit scores and income ratios, ignoring personal circumstances.
4. Closing a branch based on revenue per square foot calculations, ignoring community impact.
5. Choosing investments by Excel ROI formulas without considering ESG or long-term sustainability.

## **Healthcare / Personal**

1. Discharging a patient because hospital metrics show low risk, ignoring family support needs.
2. Recommending treatment solely based on cost-effectiveness tables.
3. Scheduling surgeries based only on hospital revenue optimization, ignoring surgeon/patient preference.
4. Picking a diet plan solely based on calories or macros without considering individual preferences.

## **Engineering / Technology**

1. Selecting a software tool purely because benchmarks look better, ignoring user-friendliness.
2. Hiring a developer only because of coding test scores, ignoring teamwork or creativity.
3. Designing a product solely around production efficiency metrics, ignoring user experience.
4. Deciding system architecture purely on cost per server calculations.

## **Social / Everyday Life**

1. Choosing a vacation destination solely based on cheapest airfare and hotel costs.

2. Deciding friendships or partnerships based on “mutual benefit” calculations only.
  3. Buying a car solely because of fuel efficiency and depreciation curves, ignoring comfort or safety.
  4. Choosing a city to live in based only on property price trends and job market statistics.
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Essentially, **spreadsheet decisions ignore qualitative, emotional, cultural, or long-term human factors**. They are rational on paper but may fail in practice if context or nuance matters.

If you want, I can make a **visual diagram contrasting “spreadsheet decision” vs. “human-context decision”** with these 22 examples — it would make it very intuitive. Do you want me to do that?