

Copilot in Excel: the adoption gap in the UK's own numbers

Four UK government reviews of Microsoft 365 Copilot looked at more than 28,000 licences. They all show the same pattern: people are using Copilot, but not in Excel.

The pattern in the evidence

Between 2024 and 2026, four UK public bodies tested Microsoft 365 Copilot and published their findings. They used different methods and reached different conclusions about value. But they agreed on one thing: Copilot was used more in Word, Outlook and Teams than in Excel.

71%

Peak Copilot use in Teams across 20,000 government licences

23%

Peak Copilot use in Excel across the same 20,000 licences

7%

Peak daily Excel use at DBT, the lowest of any core app

Evaluation	Scale	What it found
Cross-government (12 organisations)	20,000 licences	Copilot use in Excel peaked at 23% of licence holders. Teams reached 71%. Average saving 26 minutes a day, concentrated in drafting, summarising and meetings. The report states training was essential to achieve the benefits of the tool.
HMRC	3,500 licences	83% used their licence and rated it 7.1 out of 10. Value in Excel was reported at the level of writing formulae, not analysis. 46% of non-users gave data and security concerns as their main reason. Users asked for more practical and tailored training, and time to learn.
Dept for Business and Trade	1,000 licences	Excel peaked at roughly 7% of licence holders on any single day, well behind Word, Teams and Outlook at 10-15%. In observed testing, the Copilot group took 25:01 on a data analysis task against 20:33 without it, and scored 1.5 for accuracy against 2.7.
Dept for Work and Pensions	3,549 licences	19 minutes a day saved. The four largest savings were all text tasks: searching, writing emails, summarising, checking tone. A participant: "A large chunk of my active working time would probably be using Excel [...] I don't think Copilot is currently at a place where it's sort of a real add on to Excel."

Sources are listed overleaf. All four are published in full on gov.uk.

Why the gap exists

The evaluations point the same way on why this gap exists. The main issue is not the software itself. It is how people are trained to use it.

- **Text work is self-teaching.** Word, Outlook and Teams reward a one-line instruction. Nobody needs training to ask for a summary of a meeting they just sat in.
- **Spreadsheet work is not.** Ask Excel a question and the answer depends on how the workbook is built. Copilot cannot read intent out of a merged cell, a hidden helper column or a sheet per month. The prompt that works describes the business question and the shape of the data, and that is a skill, not a setting.
- **Every evaluation names training.** The cross-government report concluded that training was essential to achieve the benefits of the tool, and found a strong correlation between AI familiarity and time saved. HMRC users asked directly for practical, tailored training. At DWP, 89% of users were self-taught.
- **Confidence is the other half.** 46% of HMRC non-users cited data and security concerns. In a finance team that instinct is reasonable, and it is not removed by a licence rollout email. It is removed by being shown what the tool does and does not send anywhere.

The finding that should give any finance lead pause

In the Department for Business and Trade's observed testing, staff using Copilot completed a data analysis task more slowly (25:01 against 20:33) and less accurately (1.5 against 2.7) than staff without it, while their own diaries recorded that it had helped. In that test, untrained use cost time and accuracy, and the people involved did not notice. The sample was small, three against three, and DBT itself says treat the result with caution. It is a warning sign, not a verdict, and it points at the same thing everything else does: the skill, not the software.

Meanwhile, the tool is being aimed straight at finance

On 25 June 2026 Microsoft published "Copilot in Excel: built for the era of Frontier Finance", adding repeatable finance Skills for tasks such as variance analysis and closing the books, direct connectors to market data providers, and traceability so that every Copilot change is attributed in the Show Changes pane. Microsoft's own framing is that Copilot in finance has to show its work.

That is the gap, stated plainly. Capability aimed at the finance team is arriving faster than the confidence to use it. Where the licence is already paid for, the 23% is what happens next by default.

What closes it

Nothing in the evidence suggests buying something else. It suggests four things, none of them expensive:

- **Measure Excel separately from Word and Teams.** A blended adoption figure hides exactly the number that matters.
- **Train the analysis, not the tool.** A feature tour does not fix that. Starting from a real business question, on the team's own workbooks, does.
- **Fix the workbook habits underneath.** Copilot is only as good as the structure it is pointed at, which is why the tidy-data basics have suddenly become a Copilot skill.
- **Deal with the security question out loud, once, with the finance team in the room.**

I put this note together because I train finance teams on Copilot in Excel, on their own workbooks and their own questions, and every conversation starts with the same gap. I have taught 398,000 people Excel and data analysis across 16 courses, and Data Insight Training now does the same work in-house, one team at a time. If any of this is useful, I am happy to talk it through.

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Sources

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