

STRENGTHENING INVESTOR AND PUBLIC TRUST USING FINANCIAL REPORTS AT NUTSAFIR COOKIES MATARAM LOMBOK

**Ady Setyo Nugroho^{1*}, Eko Suyono², Hijroh Rokhayati³, Poppy Dian Indira Kusuma⁴, and
Faiz Nuha Ilmiawan⁵**

¹⁻⁵ 1Department of Accounting, Jenderal Soedirman University, Banyumas

*Email corresponding author: ady.nugroho@unsoed.ac.id

Abstract

This community service program aims to strengthen investor and public trust in Nutsafir Cookies Mataram Lombok through the effective use of financial reports. Trust is a critical factor in sustaining business growth, particularly for micro, small, and medium enterprises (MSMEs) that rely on transparency and accountability to attract investment and maintain consumer confidence. The program focuses on assisting Nutsafir Cookies in preparing financial reports that comply with applicable accounting standards, ensuring clarity, accuracy, and reliability of information. Training sessions and mentoring activities were conducted to enhance managerial capacity in financial reporting, while socialization efforts were directed toward investors and the public to increase awareness of the importance of transparent financial information. The outcomes of this program include improved financial literacy among business owners, strengthened investor confidence, and heightened public trust in the brand. Ultimately, this initiative contributes to the sustainability and competitiveness of local MSMEs in Lombok by fostering a culture of accountability and transparency.

Keywords: accounting, integrity, transparency, sustainability, financial

INTRODUCTION

NUTSAFIR Cookies Mataram Lombok is a beloved local bakery known for its delicious and unique cookies. The bakery prides itself on using only the finest ingredients and traditional recipes passed down through generations. With a wide variety of flavors and styles to choose from, NUTSAFIR Cookies has become a favorite among both locals and tourists visiting the beautiful island of Lombok. Cake is a delicious food and can be enjoyed by all ages and groups. This is what drives Nutsafir Cookies to continue developing their business. The bakery's commitment to quality and taste shines through in every bite. Investor and public trust in financial reports is crucial for the success and sustainability of any business, including NUTSAFIR Cookies Mataram Lombok. Accurate and transparent financial reporting not only builds credibility with investors and stakeholders, but also ensures compliance with regulatory requirements. By maintaining a high standard of financial reporting, NUTSAFIR Cookies can demonstrate its commitment to accountability and sound business practices, ultimately fostering trust and confidence in the brand. This trust is essential for attracting new investors, securing loans, and sustaining long-term growth and profitability. In an increasingly competitive market, maintaining the trust of investors and the public is paramount for the continued success of NUTSAFIR Cookies Mataram Lombok. Therefore, the company must continue to prioritize transparency, consistency, and quality in all aspects of its operations (Julianto & Waskito, 2025).

The purpose of this research paper is to analyze the financial reporting practices of NUTSAFIR Cookies and evaluate their effectiveness in building trust and confidence among investors and the public. By examining the company's financial statements, audit reports, and compliance with regulatory requirements, this paper aims to assess the overall transparency and reliability of NUTSAFIR Cookies' financial reporting. Additionally, the research will investigate the impact of trust and confidence on the company's ability to attract new investors, secure loans, and sustain long-term growth and profitability. Through this analysis, valuable insights can be gained to help

NUTSAFIR Cookies enhance their financial reporting practices and strengthen their reputation in the market (Zakaria, 2025).

Definition of financial reports and their importance in the business world Financial reports are essential documents that provide a detailed overview of a company's financial performance and position. They include information such as income statements, balance sheets, cash flow statements, and notes to the financial statements (Kieso, et al., 2024). These reports are crucial for investors, creditors, and other stakeholders to assess the company's financial health, make informed decisions, and evaluate its future prospects. In addition, financial reports play a key role in ensuring transparency and accountability in corporate governance. Previous studies have shown that companies with transparent and reliable financial reporting practices tend to attract more investors, achieve lower cost of capital, and experience higher stock market returns. This highlights the importance of accurate and timely financial reporting for a company's overall success and reputation in the market. Investors rely on these reports to gauge the performance and stability of a company before making investment decisions. Furthermore, creditors use financial reports to assess the creditworthiness of a company and determine the terms of lending. Ultimately, strong financial reporting practices can lead to increased trust and confidence from stakeholders, ultimately benefiting the company in the long run (Bigus, Hua, & Raithel, 2024).

METHODS

The implementation of this community service program at Nutsafir Cookies Mataram Lombok was carried out through several systematic stages designed to strengthen investor and public trust using financial reports.

1. Needs Assessment

Initial observations and interviews were conducted with the business owner to identify challenges in preparing financial reports and to understand investor and consumer expectations regarding transparency and accountability.

2. Mentoring and Assistance

Continuous mentoring was provided to guide the business in applying accounting practices. Practical assistance included designing simple bookkeeping systems, introducing digital tools for financial recording, and ensuring accuracy in reporting.

3. Socialization and Communication

Socialization activities were conducted with investors and the public to highlight the importance of transparent financial reporting. This involved presentations, discussions, and dissemination of sample financial reports to demonstrate accountability and reliability.

RESULTS AND DISCUSSION

The preparation of financial statements based on SAK UMKM (Indonesian Financial Accounting Standards for Micro, Small, and Medium Enterprises) provides a systematic framework that ensures transparency and accountability in reporting. By following these standards, businesses can present financial information that is consistent, comparable, and aligned with national accounting principles. This structured approach not only simplifies the reporting process for MSMEs NUTSAFIR Cookies Mataram Lombok but also enhances the reliability of the data, making it easier for stakeholders to evaluate the company's performance and financial position.

Implementing SAK UMKM in financial reporting's NUTSAFIR Cookies Mataram Lombok plays a crucial role in strengthening investor confidence. Investors are more likely to trust businesses that demonstrate compliance with recognized accounting standards, as it reduces the risk of misinformation and financial irregularities. Clear and standardized financial statements allow investors to make informed decisions, fostering long-term partnerships and potential capital

growth. So far, the preparation of financial reports by NUTSAFIR Cookies Mataram Lombok has been guided by the UMKM SAK. Ultimately, adherence to SAK UMKM becomes a strategic tool for MSME's NUTSAFIR Cookies Mataram Lombok to build credibility, attract investment, and sustain business development in a competitive market.

Maintaining consumer trust in a cookie business requires consistent quality and transparency. Customers expect that every batch of cookies will meet the same standards of taste, freshness, and safety. To achieve this, NUTSAFIR Cookies Mataram Lombok must implement strict quality control, use reliable suppliers for ingredients, and ensure hygienic production processes. Clear labeling of ingredients and adherence to food safety regulations also reassure consumers that the products are safe and trustworthy.

Beyond product quality, building long-term trust involves strong communication and customer engagement. Providing responsive customer service, addressing feedback promptly, and being open about business practices foster a sense of reliability. Offering loyalty programs, eco-friendly packaging, and community involvement further strengthens the emotional connection with consumers. When NUTSAFIR Cookies Mataram Lombok customer's feel valued and confident in the brand's integrity, they are more likely to remain loyal and recommend the cookies to others, ensuring sustainable growth for the business.

CONCLUSION

Successful financial reporting is a cultural process and requires a shared understanding among all managers within a business organization. Financial reporting is a process that is carried out periodically and continuously throughout the life of a business organization. The monitoring activities on the implementation of SAK UMKM have been carried out effectively and in accordance with established procedures. The results indicate that micro, small, and medium enterprises are increasingly consistent in applying these accounting standards, which ensures transparency, accountability, and reliability in financial reporting.

Overall, the successful execution of monitoring demonstrates that the adoption of SAK UMKM in NUTSAFIR Cookies Mataram Lombok is progressing well and provides a solid foundation for strengthening stakeholder confidence. This achievement not only supports compliance with national accounting standards but also enhances the credibility and sustainability of MSME financial management.

BIBLIOGRAPHY

- Bigus, J., Hua, K. P. M., & Raithel, S. (2023). Definitions and Measures of Corporate Reputation in Accounting and Management: Commonalities, Differences, and Future Research. *Accounting and Business Research*, 54(3), 304-336.
- Julianto, M. S., & Waskito, I. (2025). Analisis Pengaruh Digitalisasi Terhadap Efisiensi Operasional UMKM Di Kota Mataram. *Innovative: Journal of Social Science Research*, 5(4), 9380-9392.
- Kieso, D. E., Weygandt, J. J., Warfield, T. D., & Wiley, L. D. (2024). *Intermediate Accounting* (19th ed.). Hoboken, NJ: John Wiley & Sons. ISBN: 978-1-394-24614-4.
- Zakaria. (2025). Analysis of Financial Reporting Errors and Their Impact on Stakeholder Trust. *Advances in Management & Financial Reporting*, 3(1), 1-14.