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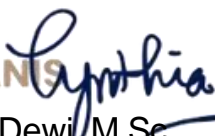
**THIS IS TO CERTIFY THAT**

**Dr. SASLI RAIS, S.E., M.Si**


has presented the scientific paper entitled:

**Korelasi Ukuran Perusahaan, Pendapatan  
Pegadaian, dan Tingkat Inflasi terhadap  
Peningkatan Penyaluran Kredit pada  
Perusahaan Pegadaian Swasta di Indonesia**

**at SIMANIS 2025 – Innovation and Sustainability  
in Urban Business and Management,**  
organized by the Department of Management,  
Universitas Pembangunan Jaya,  
held in South Tangerang, 14 June 2025.



**Cynthia Sari Dewi, M.Sc.**  
Chairperson



**Dra. Clara Evi C. Citraningtyas, Ph.D.**  
Dean