

## **SHOULD ONE PERFORM HAJJ PILGRIMAGES WITHOUT PAYING ZAKAT? PROPOSING AN INTEGRATING SYSTEM BETWEEN ZAKAT AND HAJJ**

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### **ABSTRACT**

#### ***Purpose***

*This study aims to examine the legality and mechanism of requiring Hajj pilgrims to pay zakat before performing the Hajj pilgrimage. It seeks to clarify the normative obligation of zakat for financially capable Muslims and to assess the need for a monitoring system prior to Hajj departure.*

#### ***Design/Methodology/Approach***

*The study applies a qualitative research method. It collects primary and secondary data from legal documents, scholarly literature, and other relevant sources. The data are analyzed systematically to evaluate the legal basis and institutional mechanism for linking zakat payment with Hajj administration.*

#### ***Findings***

*The findings show that many Hajj pilgrims have not fulfilled their zakat obligations before undertaking Hajj. This condition reflects limited awareness and weak institutional monitoring. The study proposes integrating e-zakat digital data with e-SPT and e-Hajj systems to ensure compliance. Through this integration, prospective Hajj and 'umrah pilgrims can be verified systematically to confirm that they have fulfilled their zakat obligations.*

#### ***Research limitations/implications***

*The study is limited to normative and conceptual analysis without empirical field testing of the proposed integration system. Future research can conduct pilot implementation studies and evaluate the legal, administrative, and technical feasibility of integrating zakat and Hajj databases.*

#### ***Practical implications***

*The proposed system offers a policy framework for religious authorities and zakat institutions to strengthen zakat compliance among prospective Hajj pilgrims. It can improve zakat collection and enhance coordination between zakat management bodies and Hajj administration agencies.*

#### ***Social implications***

*The integration mechanism can increase awareness and discipline in fulfilling zakat obligations. It reinforces the principle that financial capability for Hajj includes compliance with zakat, thereby strengthening social justice and redistribution within the Muslim community.*

#### ***Originality/value***

*This study highlights the sequential obligation of zakat before Hajj within the Pillars of Islam and proposes a digital integration model between zakat and Hajj systems. It contributes a new institutional approach to aligning religious obligations with digital governance mechanisms.*

**Keywords:** *zakat, hajj pilgrimage, tax, system, integration*

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Zakat is one of the pillars of Islam which requires certain Muslims to fulfill their obligation to pay zakat. Zakat has its rulings based on the Qur'an, the sunnah (traditions of the Prophet), and the consensus of ulama (*ijma'*). For instance, the rulings of zakat payment objectivity, zakat rates, how to calculate it, and even who can receive zakat assets have been regulated in Islam. Hence, it is compulsory based on the assertive verse in the Qur'an: "*Of their goods take alms, that so thou mightest purify and sanctify them*" (QS 9:103). Additionally, zakat payment is an obligation, not a freedom to pay or not. Even people who do not pay zakat are likened to people who associate partners with Allah according to the following verse, "*And woe to those who join gods with Allah. Those who practice not regular charity, and who even deny the hereafter*" (QS 41:6-7).

During the Farewell Hajj (Wada'), the Prophet gave a speech in front of, approximately 124.000-144.000 people amidst the Arafah field. There, he convinced the people that there would not be any Prophet after him, not to associate Allah with other gods, to perform five daily prayers, fast during the Ramadan month, and offer the zakat (poor-due) of the provision voluntarily. After that, he recommended making a hajj pilgrimage to the Sacred House and obeying those in charge of the people so that Allah would reward His paradise (Al-Mubarakpuri 2002). From this fact, we argue that zakat payment comes first and should be done sincerely, after that followed by a hajj pilgrimage to Mecca. Therefore, the obligation of paying zakat preceded the implementation of the hajj pilgrimage performance, based on the Prophet's speech in the farewell hajj event.

Research gap of this paper is no previous paper which discuss the obligation of hajj pilgrimage to pay zakat before performing hajj obligation. In addition, performing hajj pilgrimage is a religious duty which should be performed once in a lifetime, and only for capable person in wealth and physis (Harahap et al., 2024). Therefore, there should be a mechanism for Hajj pilgrims to pay zakat before performing hajj obligation.

**II. LITERATURE REVIEW**

The payment of zakat is ordered in the second year of the Prophet's immigration to Medina. Muslim who refuses to pay zakat, the Prophet Muhammad will force them to do so to uphold God's commands. Hence, he asked the collectors of zakat to receive and deliver it to those who deserve it. The same implementation was also done by the Rightly Guided Four Caliphs. In the reign of Abu Bakr (after the demise of the Prophet Muhammad era), those who refused to pay zakat were confronted by him (Fawzān 2005), he fought and even executed them (Siswantoro, 2023). Therefore, he will fight those who differentiate between prayer and zakat payment by resisting not paying zakat obligation.

Meanwhile, taxes, according to Law no. 28/2007, is a mandatory contribution to the state owed by an individual or body that is coercive based on law, without receiving direct compensation, and is used for state needs for the greatest prosperity of the people. So taxes are mandatory for all citizens who meet the requirements as taxpayers.

Therefore, from the two definitions above, the rules for zakat obligation are determined in the Al-Quran and Sunnah so that they bind Muslims wherever they are with the same rules. Meanwhile, taxes are formed by state law, that is, based on law, so they are limited to the territory of a country only.

The use of zakat funds and taxes is also different where zakat funds are only for eight *aṣnāf* in accordance with the following paragraph, *“Alms are for the poor and the needy, and those employed to administer the (funds). For those whose hearts have been (recently) reconciled (to the Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of knowledge and wisdom”* (QS 9:60). Meanwhile for the taxes, it can be utilized for all sectors of life.

According to (Mannan 1993), the function of zakat covers the moral, social, and economic aspects. In the moral aspect, zakat erodes the avarice and greediness of the rich, while in the social field, zakat functions to eradicate poverty from society. In the economic field, zakat prevents the accumulation of wealth in the hands of a small number of people and is a mandatory contribution for Muslims to the state treasury. From this statement, a function of zakat overlaps with the function of tax, namely in poverty alleviation programs and improving community welfare. This is similar to Musnandar (2017) which state both has similar role to economic development in poverty alleviation.

Additionally, Asad (1999) wrote that Islamic states must uphold justice for every citizen. The state constitution must achieve the goal that men, women, and children have the right to productive and profitable work, training at state expense, accessible and efficient health services, and provision of adequate food, clothing, and shelter by the state in the event of disability due to illness, widowhood, unemployment due to circumstances beyond the control of the individual, old age or underage (Asad 1999). All these constitutional enactments can be implemented through zakat obligation and additional taxes on property and income taken from the rich in the society.

For the case of Indonesia, referring to Government Regulation No. 60 of 2010, zakat paid can be a deduction from Taxable Income (PKP), with the condition that zakat is paid through an amil zakat institution (BAZNAS) or an amil zakat institution (LAZ). Thus, those institutions formed or authorized by the Government, including LAZ, which comes from State-owned enterprises (BUMN), Ministries, and private companies, are Zakat Collection Units (UPZ) because UPZ has the same or equivalent to BAZNAS above. Therefore, professional, transparent, and accountable BAZNAS and LAZ are needed for optimal zakat collection. The following is an excerpt from PP no. 60 of 2010 concerning Zakat or Mandatory Religious Contributions that can be deducted from Gross Income Article 1 paragraph (1) letter i.

*“Zakat or mandatory religious donations that can be deducted from gross income include:*

- i. zakat-based income paid by individual taxpayers who adhere to the Muslim and/or by domestic corporate taxpayers owned by Muslim followers to a zakat amil agency or zakat amil institution established or authorized by the Government; or*
- ii. religious donations are mandatory for individual taxpayers who adhere to Islam and/or by domestic corporate taxpayers belonging to followers of religions other than Islam, which are recognized in Indonesia and paid to religious institutions established or authorized by the Government.”*

Thus, in accordance with article 22 of Law no. 23 of 2011 concerning Zakat Management, namely,

*“Zakat paid by muzaki to BAZNAS or LAZ is deducted from taxable income.”*

*Article 23*

*BAZNAS or LAZ are required to provide proof of zakat deposits to each Muzaki, hence the proof of zakat deposits is used as a deduction from taxable income.*

To treat zakat purposes as a deduction from taxable income, proof of zakat payment deposited by the *muzakki* through BAZNAS or LAZ is required. It is regulated in the Director General of Taxes Regulation no. PER-6/PJ/2011 of 2011 concerning the implementation of payments and proof of the payment for zakat or mandatory religious contributions deducted from Gross Income. From the

explanation above, where zakat payment can be treated as a tax deduction, data integration between tax and zakat transfers is required.

### Calculation of personal zakat

Zakat as a deduction from Taxable Income (Penghasilan Kena Pajak) means that to calculate the tax to be paid, firstly, deduct Taxable Income from zakat paid to the zakat amil agency or zakat amil institution established or authorized by the government by attaching proof of deposit.

Zakat can be paid through the employer or paid independently via bank account transfer or payment via an Automated Teller Machine (ATM). Proof of zakat deposit will be obtained from zakat payments and used as proof of deduction for tax calculations.

For zakat obligators who have businesses, trade zakat/tijarah can use the formula prepared by AAOIFI. AAOIFI through FAS (Financial Accounting Standards) No. 9 provides 2 (two) alternative methods, namely:

*a. Net Asset Approach (Net Asset Method)*

= Cash and Cash Equivalents + Net Receivables + Tradable Assets (at market value)  
 – (Current Li + Unlimited Investment Capital + Minority Equity + Equity owned by the Government + Equity owned by Endowment Funds + Equity owned by Social Institutions + Equity owned by Non-Profit Institutions other than those owned by individuals).

*b. Investment Fund Approach (Investment Fund Method)*

= Paid-in Capital + Reserves + Provisions That Do Not Deduct Assets + Retained Profit + Net Profit + Liabilities that do not have to be met within one year from the date of financial position  
 – (Net Fixed Assets + Investments not covered + Accumulated Losses).

The zakat *nisab* equals 85 grams of gold and approaches a haul (1-year Qamariah) with a zakat amount of 2.5%. However, if the company uses the year AD for *nisab* calculation, the zakat amount is 2.575%.

## III. METHODOLOGY

This paper applies a qualitative method; the data collection is based on interviews on the Hajj pilgrimage in 2018 and data collection from papers, books, and the internet. Then, the data is analyzed based on theory, related literature reviews, and regulations.

## IV. RESULTS AND DISCUSSION

### E-zakat is based on e-SPT

Based on data from BAZNAS, the potential for zakat in Indonesia in a year is more than 250 trillion. However, the amount of zakat received by BAZNAS has only reached 8.1 trillion or only 0.3%. This phenomenon indicates that the zakat collection is still not optimal. Zakat is a personal obligation of a Muslim. Therefore, the decision to pay zakat should initially be based on an understanding and awareness of the obligation to pay zakat for a Muslim. Supposedly, the increased number of prospective hajj pilgrimage candidates or hajj pilgrims should align with the collection amount of tax payment receivers (ANTARA, 2013). However, unfortunately, the increase in prospective Hajj pilgrims has not been directly proportional to the zakat collection data at BAZNAS. Provincial and district-city areas with the most prospective pilgrims do not necessarily have the highest zakat collection rates. So far, the *muzakki* and Hajj pilgrims data are not well connected.

Even though the tax law allows tax as a deduction from taxable income (PKP), individual taxpayers still do not utilize this incentive. Several factors cause WPOP (person in tax) not to use zakat payments as a PKP (Penghasilan Kena Pajak) deduction, including (1) WPOP does not know the procedure for reducing zakat from PKP, (2) WPOP chooses not to pay zakat through the LAZ

appointed by the government, (3) Reluctance to take care of the PKP deduction caused by various obstacles.

### **Integration of e-zakat and e-hajj data**

Zakat and hajj obligations are mandatory actions and part of the Islamic pillars. Zakat payment is urgent in Islam because it will cleanse and purify wealth by praying for the zakat giver to keep their souls at peace (At-Taubah: 103). Meanwhile, Hajj is a human obligation towards Allah for those who are able (Al-Imran: 97). Moreover, these two obligations are a form of commitment to the pillars of Islam, which are essential obligations and requirements for surviving hell and entering heaven (Al-Bugha & Muhyidin, 2003). Muslims who are able here must pay attention to both pillars of Islam without neglecting one. Therefore, Muslims must carry out the five pillars of Islam, where zakat is the obligation posited number four before the fifth pillar, namely performing the Hajj Pilgrimage. Thus, the position of zakat is more critical than the hajj pilgrimage obligation because its rulings prevailed only for affordable people. It is not mandatory for all Muslims. The current phenomenon shows that Hajj pilgrims from Indonesia are increasing yearly, and the amount of Hajj funds managed by the Hajj Financial Management Agency (BPKH) has reached 115 trillion. This shows that the ability of Muslims in Indonesia to pay off ONH is very large. However, this has not been accompanied by optimal zakat payments. Because the obligation to pay zakat is more important than performing the Hajj Pilgrimage, a Muslim should prioritize paying zakat first. The Deputy Head of the Amil Zakat Agency, Infaq Shadaqah (BAZIS) DKI Jakarta Province KH Zainuddin Yusuf, said that the observance of hajj and 'umrah may be rejected due to reluctance to pay zakat. The expenses, particularly for the second time of hajj, are better allocated for zakat payment. Thus, it is more beneficial for personal purposes and public goodness, especially for poor people (IMZ, 2011). This suggestion is relevant to what has been suggested by Syekh Dr. Yusuf al Qardhawi, he said. Therefore, the hajj or 'umrah candidates and performers should prioritize the zakat payment before the hajj pilgrimage or 'umrah deeds.

Moreover, in carrying out the Hajj pilgrimage, the level of satisfaction with its completion is closely related to the spiritual aspects of the individual's previous obligations. This level of satisfaction is not only related to the Hajj pilgrimage organizers, especially the Hajj section of the Ministry of Religion but also because of the long wait for their turn for the Hajj pilgrimage and the unique spiritual experience during the Hajj period, regardless of the pros and cons of the Hajj division organizing it. The increasing feeling of disappointment and anger indicates that the qualities of *mabrur* have not been achieved (Badan Litbang dan Diklat Kementrian Agama RI 2011). From this point, we can highlight which spiritual aspect we neglect by reflecting back on how far we have fulfilled the other five points in the pillars of Islam. Thus, we may ignore some or one of them, particularly the zakat obligation.

Since 1995, the Indonesian Ministry of Religion has also built an Integrated Hajj computerized system (SISKOHAT). This system aims to improve services in the Hajj pilgrimage process, starting with registration and recording information on the movements of pilgrims in Mecca, Medina, and Jeddah. As a result, since 2016, integration between E-Hajj and SISKOHAT has begun.

The synergy between the Ministry of Religion and the Ministry of Finance (DJP) must be initiated to optimize zakat receipts. With the availability of digital-based systems, namely E-SPT and E-Hajj, efforts are made to use data from E-SPT as a basis for zakat payments. The E-Hajj system can synchronize the hajj candidate's NPWP data with the E-SPT data to obtain information about his or her assets and taxable income. If, based on the E-SPT information, the candidate is among the affordable people to pay zakat, the E-Hajj system will ask them to pay off their zakat obligations first because paying zakat is posited higher priority before performing the Hajj pilgrimage.

On the other hand, not all Indonesian citizens are commanded to report SPT to the tax office. Only those whose income exceeds PTKP (Non-Taxable Income) are obliged to report SPT. Based on the Ministry of Finance Regulation Number 101/PMK.010/2016, the amount of PTKP depends on the

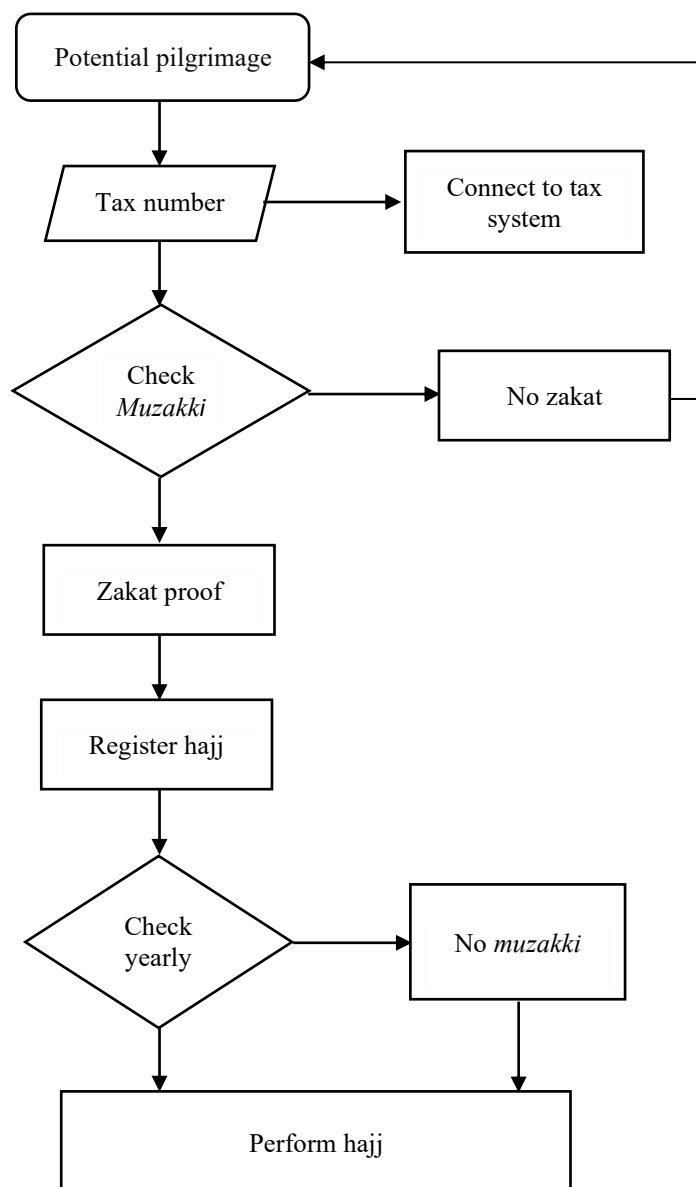
taxpayer's status. For example, marital status and the number of dependents (the amount of PTKP ranges from IDR 4,500,000 – to IDR 5,625,000 per month). Taxpayers whose income exceeds the PTKP are likely to be required to pay zakat because their income exceeds IDR 4,500,000, where the zakat *nishāb* is in the range of IDR 5,000,000.

Thus, if a prospective Hajj pilgrim (Calon Jemaah Haji-PHG) who registers for Hajj has an NPWP, it will be traced to the SPT reported and detected whether the PHG had met the criteria for paying zakat (*muzakki*). Information from the SPT in the form of PHG assets becomes the basis for calculating zakat *māl* for prospective Hajj pilgrims. If the PHG meets the criteria for being a *muzakki* (zakat payer), the tax office can forward the information to the Hajj manager. Based on information from the tax office, Hajj managers may ask prospective pilgrims to deposit their zakat *māl* to BAZNAS. After receiving the zakat payment at BAZNAS, it immediately sends the data to the Hajj manager to continue the Hajj management process. Hence, Figure 1 presents the process flow of prospective Hajj pilgrims registering with the Hajj management if an integrated database system has been implemented. This also applies during the waiting list; prospective Hajj pilgrims should report yearly while on the waiting list. If they are not *muzakki* with wealth proof, they can still perform Hajj Pilgrimage. However, for *muzakki*, if they do not pay zakat, they may be disqualified from performing Hajj pilgrimage.

According to the consent ulama, there are five requirements related to the eligibility for doing hajj duty: Islam, maturity (*bulūgh*), good reason (*al-‘aql*), freedom (*huriyyah*), and ability (*istiṭā‘ah*) (Kementrian Agama RI, 1439; Sābiq, 1995). Referring to the Fatwa Commission of the Indonesian Ulema Council (MUI) DKI Jakarta on 20 January 2024, on its released fatwa, said that based on the ulama agreement, one of the mandatory conditions for hajj implementation is *istiṭā‘ah* (the ability). It means that a prospective hajj pilgrim can fulfill his primary needs, including clothing, food, and shelter (housing), the family needs, and is free from debt, both to humans and Allah SWT, such as *nazar*, *kafarat*, including zakat (Republika, 2023). Unfortunately, when we refer to the Fatwa Commission of the Indonesian Ulema Council (MUI) DKI Jakarta, there is no data on such a point describing the importance of zakat payment specifically mentioned before accomplishing the Hajj Pilgrimage. However, Musfidarti (2021) wrote that among the hajj obligations related to treasure wealth that should be prepared before departing to Mecca is to carry out the zakat, *nazar*, debt, *infaq*, and *sadaqah* (Musfidarti 2021). This fact again confirms the importance of paying zakat before accomplishing the hajj pilgrimage, as a Muslim's obligation towards the fulfillment of Allah's right in his treasures.

Due to an imbalance in income distribution and wealth among societies, the government can distribute its resources and wealth through direct intervention or implied inevitable regulation to overcome poverty. The meaning of direct intervention here is that through the state budget enforcement, the government can set the target receivers from zakat, *infaq*, *sadaqah*, *waqf*, and other instruments that are in line with shariah to the eligible people (Edwin and Aprianto 2016). Therefore, the critic is directed to the Hajj Division of the Ministry of Religion to provide slots for Hajj socialization by recommending that the prospective Hajj pilgrims continue to pay zakat during the waiting period, especially for those who have excess income and assets out of the entire cost of paying Hajj pilgrimage expenses.

**Figure 1.** Flow of Registration for Prospective Hajj Pilgrims using the Siskohat, DJP, and BAZNAS Integrated Database System



## V. CONCLUSION

To summarize the study, the amount of zakat funds obtained in Indonesia caused several things, including a lack of education, awareness regarding the obligation to pay zakat, and a weak regulatory system. On the other hand, many Muslims flock to perform the Hajj pilgrimage; for that reason, the Hajj fund can reach a massive amount of up to IDR 113 trillion (Laucereno S., 2019). Interestingly, some even perform hajj pilgrimage or *'umrah* repeatedly; however, they have not paid zakat yet. With the integration of e-zakat digital data with e-SPT and e-hajj, the optimization of zakat funds can be more significant in numbers due to the reason that Muslims who are going on the hajj pilgrimage duty or *'umrah* will be monitored carefully if they have not paid zakat, therefore, they cannot go on the Hajj pilgrimage or *'umrah* during the waiting period or beforehand.

The limitation of this paper is that it is based on limited observation and interviews, not detailed interviews, and on why many hajj pilgrims did not pay zakat. In addition, there should be a system to monitor intensively so people would pay zakat before performing the hajj pilgrimage. Future research

will be conducted by conducting deep interviews and making a simulation for the systems of Zakat and Hajj.

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