

Behaving Ethically: An Essence of Islamic Marketing System

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Abstract: The purpose of this paper is to analyze the dimensions of ethical behavior of Marketers and to bring about the significance of behaving ethically and the impact of ethical behavior on modern business. Another purpose is to identify the relationship of ethical behavior with Islam. This is fully literature based conceptual paper which contains information from different secondary sources like articles, magazines, books relevant to the topic. Different charts and models are presented to show this concept easily. The analysis indicated that ethical behavior have two dimensions. One is conventional and the other is religion based and mainly Islamic. Only the religion based ethical behavior can lead to the utmost satisfaction of the customers and all stakeholders. This paper suggests the marketers a model which shows the ethical behavior guided by 'Islam' which guarantees welfare of marketers here in and here after. This paper is an original work and approaches value to the marketers who want to provide the value in true sense to the customer.

Key Words: Ethics, Ethical dilemma, *Akhirah* (hereafter), *Taqwa* (fear of Allah).

1. Introduction

Marketers in this modern world are going through numerous challenges to keep their strong footstep in the market. The market is full of diversity (Kotler, 2013). The vast cultural diversity of about 1.5 billion Muslims worldwide; their different levels of religious commitment and practice pose a foremost challenge when one attempts to understand and practice business ethics from an Islamic perspective.

Referring Jones, 1995; Lee et al, 2003; Baron, 1999; Pava, 1997, 1998; Badawi (2005) mentioned that a significant number of works have been done and published in the area linking Christianity or Judaism to business ethics or Marketing ethics. But only few articles have been done on the topic Islamic Marketing Ethics. Badawi has a significant contribution in the field of Ethics and particularly Islamic Ethics. In this study we have tried to show the dimensions and dilemmas of ethical behavior in the field of Islamic Marketing.

2. Objectives of the Study

General objective of this study is to analyze critically the existing study on Business Ethics both from conventional and Islamic viewpoints and to provide some insights to enrich the Islamic ethical behavioral of marketer and to prove Islamic ethics the superior. In support of the broad one some specific objectives are:

- i. To determine the values in conventional ethics and in Islamic ethics through literature study
- ii. To sketch a model for ethical decision making
- iii. To suggest a model of consequences of ethical and unethical practices in Islam
- iv. To give recommendations on behaving ethically.

3. Methodology of the Study

This is fully a conceptual paper constructed based on literature. Publications of different types relevant to the topic have been collected, studied and analyzed. A thought has been developed in this process the outcome of which is this paper. Besides the Holy Quran and traditions of Prophet (peace and blessings be upon him) have been chosen as good references of this study.

4. Limitations of this Study

The study is not assumed free from limitations. Although adequate precautionary measures have been taken in the present study, it is supposed to be complacent in the matter of reliability of those data. The main two limitations are discussed below:

- a) It is a conceptual study. No information has been collected from primary sources.
- b) Scarce of adequate literature is a serious drawback to proceed with the study.

5. Ethical behavior: Literature Review

Ethical behavior means the conducts of marketer which is guided by morality. The summery, from different online dictionaries, ethical behavior is behavior which is appropriate and is based on morals. Ethical behavior is the right way to behave and is choosing the right and good. Or, Ethical behavior is when someone does the best behavior. All they do and speak follow good moral principles. People enjoy being around others who have a good ethical behavior (www.answer.ask.com, 2012).

Ketz (2003) opines if a business wants itself to be called an ethical accepted business, must have to take actions which are ethically accepted. Here the action means ethical behavior. For an acceptable ethical behavior the conventional approaches reinforces the conductor's education and fear of punishment of going unethical. Tufail&Irfan (2009) told it is required to have clear sense of one's duties and responsibilities to be an ethical. It is considered that responsibilities a person is having can be cleared by education and fear of punishment for going unethical.

In a work Kjonstad&Willmott (1995) showed the ethical behavior should not be restrictive rather empowering. Developing the moral learning and judgment may be the means for empowering. They worked more on the seventh stage of moral development, as the stage was comparatively underdeveloped in Kohlberg's (1971, 1973, 1981) work.

Saeed& Ahmed (2001) discussed the secular theories (Teleology, Deontology and Relativism) related to ethical behavior. Within the context of the Islamic framework, they offered an alternative explanation and argued that the development of a global moral order in fact reflects a natural universal desire for a more stringent moral and ethical value system and gives support to the view that there exist innate universal moral values in every human being irrespective of their culture, creed, or religion. This movement towards a "global moral order" represents a process of nature which the Qur'an describes as, ". . . For the scum disappears like froth cast out; while that which is for the good of mankind remains on the earth . . ." (Al-Qur'an 13:17). To explain the global moral order purely in terms of social, cognitive and moral development theories would be misleading and would not do justice to this world-wide phenomenon. Islam believes in a natural inclination to *higher ideals*. Within this context, the emergence of a global moral order represents the enduring spiritual dimension of human beings which can never be suppressed altogether.

6. Ethical dilemma

An ethical dilemma or moral dilemma is a situation in which a person attempts to resolve an action or course of action against her moral or ethical values. In the workplace, an ethical dilemma could be an accountant employee that reimburses another employee for an ostensible company expense such as a business lunch. The accountant overhears a telephone conversation later in which the reimbursed employee thanks his girlfriend for a wonder dinner. The dilemma is to report the fraud and have the employee fired or keep it to yourself but waste company money (www.ehow.com, 2012).

7. Why Marketing should be Ethical?

The following points provide the justification for being ethical:

- a) Ethical way is the best policy to all stakes
- b) It brings firm's reputation creating goodwill
- c) Long run customer satisfaction can be achieved through ethical behavior
- d) Performance of an organization may be well accepted and acknowledged by the regulatory agencies
- e) Negative impression/rumors to the society or general people may be headed off
- f) Behaving ethically make the organization a social asset
- g) Ethical Behavior of one organization create social cue to others behaving ethically
- h) Ethical marketing makes firms morally and financially sound which enhances the service quality
- i) Ethical issue is one of the mostly discussed issues in modern business and marketing. So, firms may get familiarity practicing a sound ethical behavior
- j) As an impact of globalization, people (customers) are becoming concerned about fair and ethical marketing practices. Here the ethical behavior may work as a safeguard to the organization.

8. Axioms of Islamic Ethics

Islamreligion.com states Islam is a wide-ranging way of life. Morality is one of the cornerstones of Islam and is one of the fundamental sources of a nation's strength when immorality causes decline of an individual, a family, an organization, a society and a state as a whole. Islam has established some universal fundamental rights for humanity as a whole, which are to be observed in all circumstances. To uphold these rights, Islam has provided not only legal safeguards, but also a very effective moral system. Thus, whatever leads to the welfare of the individual or the society and does not oppose any maxims of the religion is morally good in Islam, and whatever is harmful is morally bad.

Islam supports morality and matters that lead to a healthy society, and stands in the way against corruption and matters that lead to it. The guiding principle for the behavior of a Muslim is *A'milunSa'lihan* - "Virtuous Deeds". This term covers all deeds, not only acts of worship. The Guardian and Judge of all deeds is Allah (SWT) Himself.

The most fundamental characteristics of a Muslim are piety and humility. A Muslim must be humble with Allah (SWT) and with other people:

وَلَا تَصْبِرْ خَدَّكَ لِلنَّاسِ وَلَا تَمْشِ فِي الْأَرْضِ مَرَحًا إِنَّ اللَّهَ لَا يُحِبُّ كُلَّ
مُخْتَالٍ فَخُورٍ ﴿١٨﴾

وَأَقْصِدْ فِي مَشْيِكَ وَأَغْضُضْ مِنْ صَوْتِكَ إِنَّ أَنْكَرَ الْأَصْوَاتِ لَصَوْتُ
الْحَمِيرِ ﴿١٩﴾

“And turn not your face away from people (with pride), nor walk in insolence through the earth. Verily, Allah (SWT) likes not each arrogant boaster. And be moderate (or show no insolence) in your walking, and lower your voice. Verily, the harshest of all voices is the voice (braying) of the ass.” (Qur’an 31:18-19)

Muslims must be in controls of their passions and desires.

A Muslim should not be vain or attached to the ephemeral pleasures of this world. While most people allow the material world to fill their hearts, Muslims should keep Allah (SWT) in their hearts and the material world in their hand. Instead of being attached to the car and the job and the diploma and the bank account, all these things become tools to make us better people.

يَوْمَ لَا يَنْفَعُ مَالٌ وَلَا بَنُونَ ﴿٨٨﴾
إِلَّا مَنْ آتَى اللَّهَ بِقَلْبٍ سَلِيمٍ ﴿٨٩﴾

“The Day whereon neither wealth nor sons will avail, but only he (will prosper) that brings to Allah (SWT) a sound heart.” (Qur’an: 26:88-89).

Allah (SWT) sums up righteousness in verse No. 177 of Surat Al Baqarah:

لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ
ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالرَّسُولِ وَءَاتَى
الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنَ
السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ
وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّادِقِينَ فِي الْبَأْسَاءِ
وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ
الْمُتَّقُونَ ﴿١٧٧﴾

“It is not righteousness that you turn your faces towards East or West; but it is righteousness (the quality of) the one who believes in Allah (SWT) and the Last Day and the Angels, and the Book, and the Messengers; who spends of his wealth, in spite of love for it, to the kinsfolk, to the orphans, to the needy, to the wayfarer, to those who ask and for the freeing of slaves; and who is steadfast in prayers, and gives Zakah (Alms); and those who fulfill their covenants which they made; and who are patient and perseverant in poverty and ailment and throughout all periods of fighting. Such are the people of truth, the pious.”

This verse teaches us that righteousness and piety is based before all else on a true and sincere faith. The key to virtue and good conduct is a strong relation with Allah (SWT), who sees all, at all times and everywhere. He knows the secrets of the hearts and the intentions behind all actions. Therefore, a Muslim must be moral in all circumstances; Allah (SWT) is aware of each one when no one else is. If we deceive everyone, we cannot deceive Him. We can flee from anyone, but not from Him. The love and continuous awareness of Allah (SWT) and the Day of Judgment enables man to be moral in conduct and sincere in intentions, with devotion and dedication:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ
لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَنْفُسُكُمْ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ ﴿١٣﴾

“O Mankind! Indeed, the most honorable among you in the sight of Allah (SWT) is the most pious.” (Qur’an 49:13)

Then, comes deeds of charity to others, especially giving things we love. This, like acts of worship, prayers and Zakah (mandatory alms), is an integral part of worship. A righteous person must be reliable and trustworthy.

Finally, their faith must be firm and should not wane when faced with adversity. Morality must be strong to vanquish corruption:

“And Allah (SWT) loves those who are firm and steadfast.”

Patience is often hardest and most beautiful when it’s against one’s own desires or anger:

✦ وَسَارِعُوا إِلَىٰ مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا
السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ ﴿١٣٣﴾

“And march-forth toward forgiveness from your Lord, and for Paradise as wide as are the heavens and the earth, prepared for the pious. Those who spend (in the way of Allah (SWT)) in prosperity and in adversity, who repress anger, and who pardon people; verily, Allah (SWT) loves the doers of the good deeds.” (Qur’an 3:133)

These three acts are among the toughest things for most people, but they are also the key to forgiveness and to paradise. Are they not the best, those who are able to exercise charity when they are in need themselves, control when they are angry and forgiveness when they are wronged?

This is the standard by which actions are judged as good or bad. By making pleasing Allah (SWT) the objective of every Muslim, Islam has set the highest possible standard of morality.

Morality in Islam addresses every aspect of a Muslim’s life, from greetings to international relations. It is universal in its scope and in its applicability. Morality reigns in selfish desires, vanity and bad habits. Muslims must not only be virtuous, but they must also enjoin virtue. They must not only refrain from evil and vice, but they must also forbid them. In other words, they must not only be morally healthy, but they must also contribute to the moral health of society as a whole. In the Qur’an Allah (SWT) Says:

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ
عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ آمَنَ أَهْلُ الْكِتَابِ
لَكَانَ خَيْرًا لَهُمْ مِّنْهُمْ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ
الْفَاسِقُونَ ﴿١١٠﴾

“You are the best of the nations raised up for (the benefit of) men; you enjoin what is right and forbid the wrong and believe in Allah (SWT); and if the followers of the Book had believed it would have been better for them; of them (some) are believers and most of them are transgressors.” (Al Qur’an: 3:110)

The Prophet (May the mercy and blessings of Allah (SWT) be upon him), summarized the conduct of a Muslim when he said:

“My Sustainer has given me nine commands: to remain conscious of Allah (SWT), whether in private or in public; to speak justly, whether angry or pleased; to show moderation both when poor and when rich, to reunite friendship with those who have broken off with me; to give to him who refuses me; that my silence should be occupied with thought; that my looking should be an admonition; and that I should command what is right.”

9. Distinctness of Islamic Ethical System:

The Islamic ethical system is differing from secular ethical system and it is also different from other religion’s moral codes. Civilization proves that secular model assumes transient and myopic since they are based on values on the human founder, i.e., happiness for happiness sake. These views have no relationship with religions. Some religions have apathy about the worldly life, i.g.; Christianity says not to pass life within hustle and bustle. But Islam maintains proper relationships with man to creator. It is because Allah (SWT) is omnipotent and almighty. This ethics are not limited with any time frame or areas, or these can be changed by narrow whims. These codes are perfect and they shape the whole way of Muslims life (Beekun, 2005). These are summarized in table 1.

Table 1: Decision Making Criteria in different Ethical philosophies

Overview of Six Major Ethical System	
Alternative Ethical System	Decision Making Criteria
Relativism	Ethical decision are made on the basis of self-interest and needs
Utilitarianism	Ethical decisions are made on the basis of the outcomes resulting from these decisions. An action is ethical it results in the greatest benefit for the largest number of people.
Universalism	Ethical decisions stress the intention of the decision or action. Similar decision should be reached by everyone under similar circumstances.
Rights	Ethical decisions stress a single value, liberty, and are based on individual rights ensuring freedom of choice.
Distributive Justice	Ethical decisions stress a single value, justice and ensure an equitable distribution of wealth and benefits.
Eternal Law	Ethical decisions are made on the basis of eternal law which is revealed in scripture.

10. The Qur'anic Concept of Marketing

The Qur'an not permits but encourages marketing and business transactions. It views the life of man as a continuous process. Man's life, for the Qur'an, starts at his birth but does not end with his death. Man has to work for and earn success and comforts not only in this world but in the next one as well. In that respect marketer and marketing are classified as: (Ahmad, 1995)

- a) Gainful marketing
- b) Loosing marketing

A gainful marketer, according to the Qur'an, consists of three elements:

- a) Knowing the best investment
- b) Making the sound judgment
- c) Following the right conduct.

The best investment consists in seeking the pleasure of Allah. Endurance of physical pain and mental torture as a result of forced expulsion from one's homeland and forbearance of harm, fighting and killing or being killed for the sake of Truth is also a gainful investment.

Preference of that which is *al-hay* (good) and Halal (lawful) over against that which is *khayth* (bad) and Haram (unlawful) is considered to be a proof of sound judgment, right conduct consisting of good deeds is regarded as the real gainful investment insofar as it ensures a peaceful life in the world as well as success and great recompense in the hereafter.

The yard stick with which a person's conduct is to be measured is also prescribed by the Qur'an. Lack or absence of the elements of a gainful marketing is considered to be a losing business. To be more precise:

- a. Bad investment
- b. Unsound judgment and
- c. Evil conduct, necessarily end up in a losing business

There are, according to the Qur'an, some transactions due to which man plunges himself into complete loss. These are: to buy this world in return for the hereafter. The Qur'an unequivocally maintains that unsound judgment regarding the crucial issues of life do result in tremendous loss. To prefer the life of this world to that of the hereafter, to prefer *khayth* or unclean because of its abundance and availability are the examples of unsound judgment.

Involvement in any activity that is prohibited by Allah in evil conduct is bound to result and to reject the guidance revealed in the Book, to spend one's wealth just to show off, to practice usury are the example of evil conduct.

Islamic Marketing Ethics (IME) is still at the stage of infant as a discipline for academic study and research. IME combines the principles of value maximization with the principles of equity and justice for the welfare (Hassan, 2008).

Islamic marketing ethics (Saeed et al, 2001) differ from secular approaches in a number of ways. First, they are not relative but are absolute in their terms as they are based on Qur'anic commandments and leave no scope for ambiguous interpretation by marketing executives to suit their individual whims and desires. The second notable difference is their transcendental aspect of absoluteness and non-malleable nature. Third, the Islamic approach emphasizes value-maximization in view of the greater good of the society rather than selfish pursuit of profit maximization. Such properties grant Islamic ethics tremendous capacity to penetrate human conscience and are capable of influencing the behavior of international marketing executives from within.

Following figures show the consequences of gainful and losing marketers:

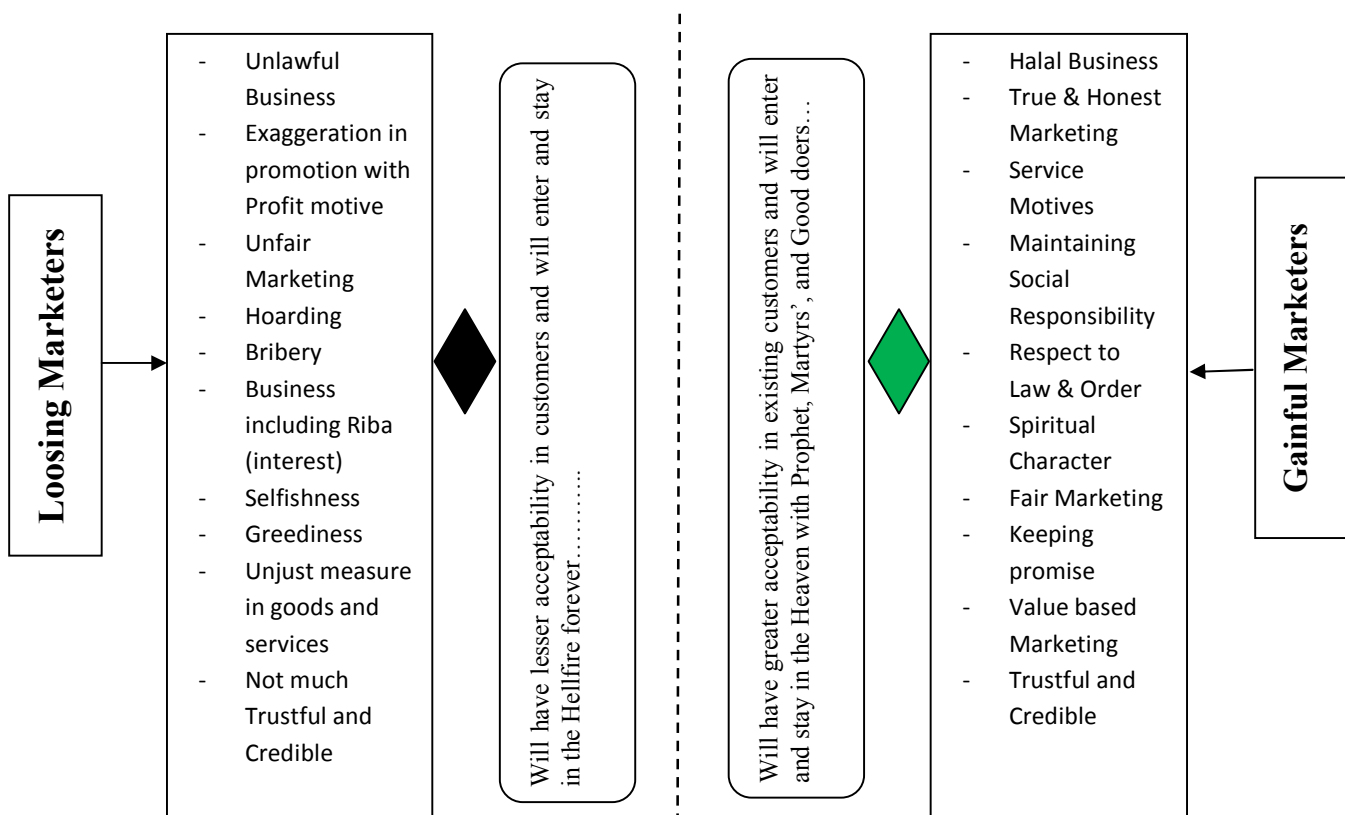


Fig 1: A comparative performance and consequences of Loosing and Gainful Marketers.

11. Model for ethical decision making

Ferrell & Grisham (1985) has given a contingency model of ethical decision making. They explored a significant gap in the theoretical literature on marketing ethics and recommended the following contingency framework as a starting point for the development of a theory of ethical/unethical decision behavior. It is not much inconsistent or conflicting to the decision making on the basis of Islamic ethics. Still it can be used as a foundation. Here the marketers feel obligation to follow some guidelines which are set and prescribed by the human being. So, there are ample loopholes. But Islamic Ethics is revealed from Allah (SWT) – the creator of this Universe. So Islamic Ethics is absolute.

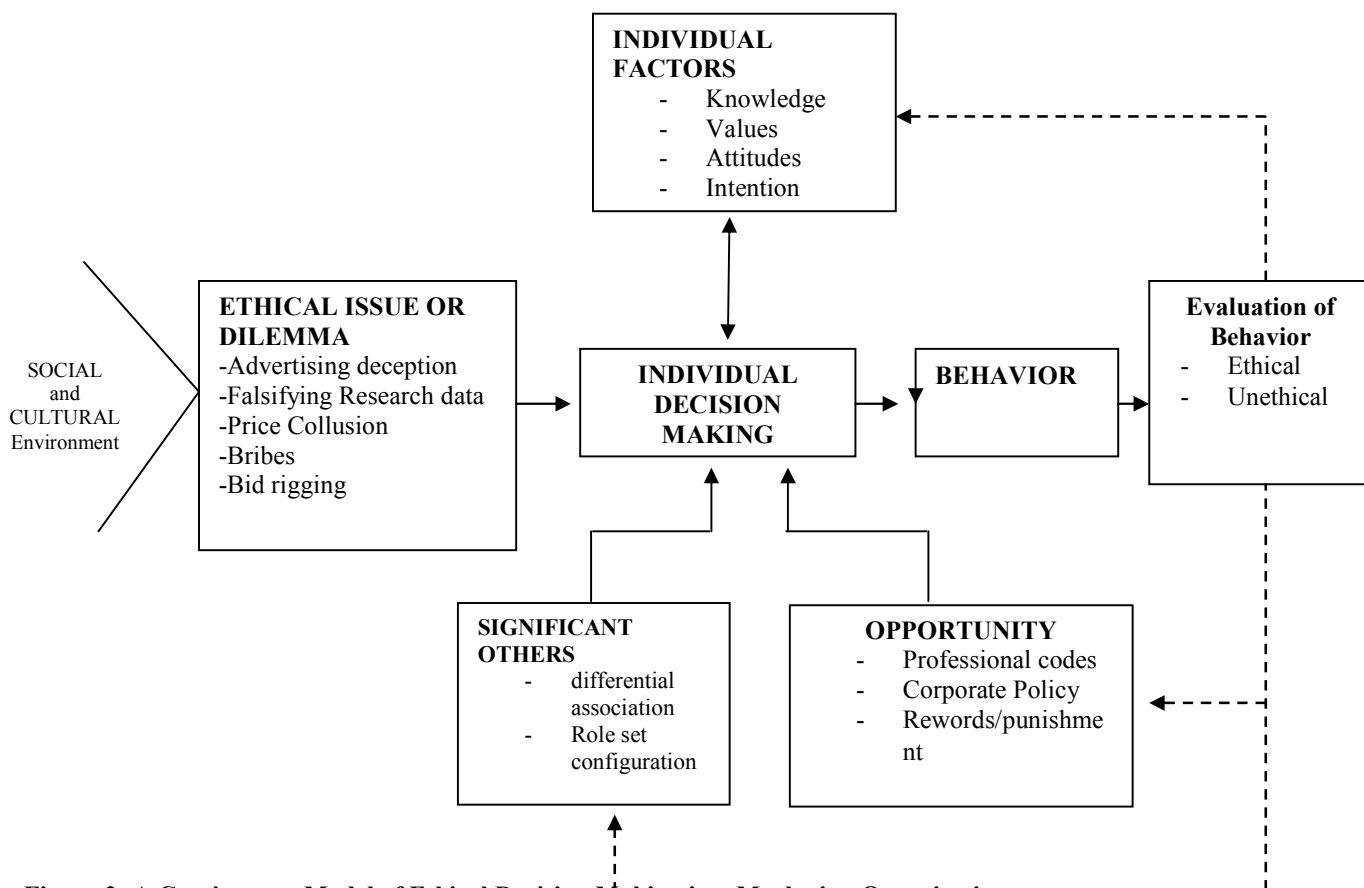


Figure 2: A Contingency Model of Ethical Decision Making in a Marketing Organization (Source: Ferrell, O.C., and Gresham, L.G., (1985) "A Contingency Framework for Understanding Ethical Decision Making in Marketing", Journal of Marketing, Vol. 49, Pp. 87 – 96.)

12. Recommendations

Islam reinforces the sanctification of one's heart and mind to make it ready for any practices. One has to submit himself or herself to the Lord Allah (SWT) completely. As He said in the holy Qur'an (Surat Al-Baqarah, Ch. 2, verse No. 208):

يَا أَيُّهَا الَّذِينَ ءَامَنُوا ادْخُلُوا فِي السِّلْمِ كَآفَّةً وَلَا
 تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ

O you, who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan (Devil). Indeed, he is to you a clear enemy. This divine voice only, if someone follows, can make him or her perfect and keep away

from anything unjust and unethical. To ensure the full enforceability of ethical practices there needs a well organized Islamic society and finally an Islamic state.

13. Conclusion

In conclusion it is to be said that in marketing ethical practices is must, not choice. So every marketer should come across practicing or behaving ethically. Now the question is what kind of ethics is bona fide? Conventional or Islamic? In this study we tried to prove that Islamic Ethics has the dominating characteristics over others. If a marketer follows the Islamic ethics s/he will be accountable at a supreme level. So his sincerity, timeliness, modesty, honesty, integrity, accountability will be at the highest standards. So the Total Customer Satisfaction (TCS) and the Total Stakeholders Satisfaction (TSS) are possible to be ensured. There are a lot of verses in the Holy Qur'an – the divine revealed book from the Lord of the Universe Allah (SWT) available. We have mentioned here a few. As Islam provides guidelines for mankind, not only for Muslims, anyone can follow these guidelines and be a conscientious marketer with values and ethics.

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