



**BUSINESS STUDIES**  
**GRADE 12**  
**TERM ONE**  
**CHAPTER 3**  
**NOTES ON ETHICS AND PROFESSIONALISM**  
**2019**

**TABLE OF CONTENTS**

<b>TOPICS</b>	<b>PAGES</b>
Exam guidelines ethics and professionalism	2
Terms and definitions	2
Definition of ethical behaviour	3
Examples of ethical & unethical business practices	3
Examples of professional and unprofessional business practices	3
Differences between professionalism and ethics	4
Application of King Code principles	4
Professional, responsible, ethical and effective business practices	5
Types of unethical/Unprofessional business practices & examples	5-6
Explanation of types of unethical/Unprofessional business practices	6-7
Strategies to deal with unethical/Unprofessional business practices	7-8

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**Raffaela Di Napoli**



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## **Table of Contents Business Studies Grade1nov 2014 Memo**

1. Understanding the eBook Business Studies Grade1nov 2014 Memo
  - The Rise of Digital Reading Business Studies Grade1nov 2014 Memo
  - Advantages of eBooks Over Traditional Books
2. Identifying Business Studies Grade1nov 2014 Memo
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Business Studies Grade1nov 2014 Memo
  - User-Friendly Interface
4. Exploring eBook Recommendations from Business Studies Grade1nov 2014 Memo
  - Personalized Recommendations
  - Business Studies Grade1nov 2014 Memo User Reviews and Ratings
  - Business Studies Grade1nov 2014 Memo and Bestseller Lists
5. Accessing Business Studies Grade1nov 2014 Memo Free and Paid eBooks
  - Business Studies Grade1nov 2014 Memo Public Domain eBooks
  - Business Studies Grade1nov 2014 Memo eBook Subscription Services
  - Business Studies Grade1nov 2014 Memo Budget-Friendly Options

6. Navigating Business Studies Grade1nov 2014 Memo eBook Formats
  - ePub, PDF, MOBI, and More
  - Business Studies Grade1nov 2014 Memo Compatibility with Devices
  - Business Studies Grade1nov 2014 Memo Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Business Studies Grade1nov 2014 Memo
  - Highlighting and Note-Taking Business Studies Grade1nov 2014 Memo
  - Interactive Elements Business Studies Grade1nov 2014 Memo
8. Staying Engaged with Business Studies Grade1nov 2014 Memo
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Business Studies Grade1nov 2014 Memo
9. Balancing eBooks and Physical Books Business Studies Grade1nov 2014 Memo
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Business Studies Grade1nov 2014 Memo
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Business Studies Grade1nov 2014 Memo
  - Setting Reading Goals Business Studies Grade1nov 2014 Memo
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Business Studies Grade1nov 2014 Memo
  - Fact-Checking eBook Content of Business Studies Grade1nov 2014 Memo
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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