



**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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## **Table of Contents Memorandum Business Studies November 2014 Grade 11**

1. Understanding the eBook Memorandum Business Studies November 2014 Grade 11
  - The Rise of Digital Reading Memorandum Business Studies November 2014 Grade 11
  - Advantages of eBooks Over Traditional Books
2. Identifying Memorandum Business Studies November 2014 Grade 11
  - 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 Memorandum Business Studies November 2014 Grade 11
  - User-Friendly Interface
4. Exploring eBook Recommendations from Memorandum Business Studies November 2014 Grade 11
  - Personalized Recommendations
  - Memorandum Business Studies November 2014 Grade 11 User Reviews and Ratings
  - Memorandum Business Studies November 2014 Grade 11 and Bestseller Lists
5. Accessing Memorandum Business Studies November 2014 Grade 11 Free and Paid eBooks
  - Memorandum Business Studies November 2014 Grade 11 Public Domain eBooks
  - Memorandum Business Studies November 2014 Grade 11 eBook Subscription Services

- Memorandum Business Studies November 2014 Grade 11 Budget-Friendly Options
- 6. Navigating Memorandum Business Studies November 2014 Grade 11 eBook Formats
  - ePub, PDF, MOBI, and More
  - Memorandum Business Studies November 2014 Grade 11 Compatibility with Devices
  - Memorandum Business Studies November 2014 Grade 11 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Memorandum Business Studies November 2014 Grade 11
  - Highlighting and Note-Taking Memorandum Business Studies November 2014 Grade 11
  - Interactive Elements Memorandum Business Studies November 2014 Grade 11
- 8. Staying Engaged with Memorandum Business Studies November 2014 Grade 11
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Memorandum Business Studies November 2014 Grade 11
- 9. Balancing eBooks and Physical Books Memorandum Business Studies November 2014 Grade 11
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Memorandum Business Studies November 2014 Grade 11
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Memorandum Business Studies November 2014 Grade 11
  - Setting Reading Goals Memorandum Business Studies November 2014 Grade 11
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Memorandum Business Studies November 2014 Grade 11
  - Fact-Checking eBook Content of Memorandum Business Studies November 2014 Grade 11
  - 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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