



**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 Business Studies Paper 3 A Level**

1. Understanding the eBook Business Studies Paper 3 A Level
  - The Rise of Digital Reading Business Studies Paper 3 A Level
  - Advantages of eBooks Over Traditional Books
2. Identifying Business Studies Paper 3 A Level
  - 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 Paper 3 A Level
  - User-Friendly Interface
4. Exploring eBook Recommendations from Business Studies Paper 3 A Level

- Personalized Recommendations
  - Business Studies Paper 3 A Level User Reviews and Ratings
  - Business Studies Paper 3 A Level and Bestseller Lists
5. Accessing Business Studies Paper 3 A Level Free and Paid eBooks
- Business Studies Paper 3 A Level Public Domain eBooks
  - Business Studies Paper 3 A Level eBook Subscription Services
  - Business Studies Paper 3 A Level Budget-Friendly Options
6. Navigating Business Studies Paper 3 A Level eBook Formats
- ePub, PDF, MOBI, and More
  - Business Studies Paper 3 A Level Compatibility with Devices
  - Business Studies Paper 3 A Level Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Business Studies Paper 3 A Level
  - Highlighting and Note-Taking Business Studies Paper 3 A Level
  - Interactive Elements Business Studies Paper 3 A Level
8. Staying Engaged with Business Studies Paper 3 A Level
- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Business Studies Paper 3 A Level
9. Balancing eBooks and Physical Books Business Studies Paper 3 A Level
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Business Studies Paper 3 A Level
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Business Studies Paper 3 A Level
- Setting Reading Goals Business Studies Paper 3 A Level
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Business Studies Paper 3 A Level

- Fact-Checking eBook Content of Business Studies Paper 3 A Level
  - 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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