

EXCEL BANK (EB)

Excel Bank offers various financial products to prospective clients. The bank conducts an affordability assessment before credit is granted. EB ensures that their clients receive information in an understandable language. They also allow clients to access and challenge their credit records.

- 2.5.1 Quote TWO consumer rights in terms of the National Credit Act (NCA), 2005 (Act 34 of 2005) from the scenario above. (2)
- 2.5.2 Discuss the impact of the National Credit Act on businesses. (6)
- 2.6 Explain *overtime* as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997). (4)
- 2.7 Advise businesses on how they could apply the following forces of the Porter's Five Forces model to analyse their position in the market environment:
- 2.7.1 Power of buyers (4)
- 2.7.2 Threat/Barriers to new entrants to the market (4)

Business Studies September Controlled Test Paper 25 2014

G Thomas



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Organizational Behavior Christopher P. Neck,Jeffery D. Houghton,Emma L. Murray,2018-11-29 Why does organizational behavior matter isn t it just common sense Organizational Behavior A Skill Building Approach helps students answer this by providing insight into OB concepts and processes through an interactive skill building approach Translating the latest research into practical applications and best practices authors Christopher P Neck Jeffery D Houghton and Emma L Murray unpack how managers can develop their managerial skills to unleash the potential of their employees The text examines how individual characteristics group dynamics and organizational factors affect performance motivation and job satisfaction providing students with a holistic understanding of OB Packed with critical thinking opportunities experiential exercises and self assessments the new Second Edition provides students with a fun hands on introduction to the fascinating world of OB

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