## JOURNAL OF GOVERNANCE AND REGULATION

Postal Address:

Postal Box 136 Sumy 40000 Ukraine

Tel: +380-542-610360

e-mail: info@virtusinterpress.org

www.virtusinterpress.org

Journal of Governance and Regulation is published four times a year, in September-November, December-February, March-May and June-August, by Publishing House "Virtus Interpress", Gagarina Str. 9, office 311, Sumy, 40000, Ukraine.

*Information for subscribers:* New orders requests should be addressed to the Editor by email. See the section "Subscription details".

*Back issues:* Single issues are available from the Editor. Details, including prices, are available upon request.

*Advertising:* For details, please, contact the Editor of the journal.

Copyright: All rights reserved. No part of this publication may be reproduced, stored or transmitted in any form or by any means without the prior permission in writing of the Publisher.

Journal of Governance and Regulation

ISSN 2220-9352 (printed version)

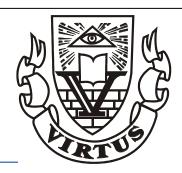
ISSN 2306-6784 (online version)

Virtus Interpress. All rights reserved.

## JOURNAL OF GOVERNANCE AND REGULATION

VOLUME 4, ISSUE 4, 2015, CONTINUED - 4





THE REGULATORY PRACTICE OF THE FRENCH FINANCIAL REGULATOR, 2006-2011. FROM SUBSTANTIVE TO PROCEDURAL FINANCIAL REGULATION?	441
Thierry Kirat, Frédéric Marty	
POINT-OF-PURCHASE DISPLAYS IN THE FMCG SECTOR: A RETAILER PERSPECTIVE	451
Jeevarathnam P Govender	
CORPORATE GOVERNANCE, OWNERSHIP, COMPANY STRUCTURE AND ENVIRONMENTAL DISCLOSURE: EVIDENCE FROM SAUDI ARABIA	460
Murya Habbash	
CREATING A STORE ENVIRONMENT THAT ENCOURAGES BUYING: A STUDY ON SIGHT ATMOSPHERICS	471
Y Hefer, E C Nell	
BUSINESS ETHICS EDUCATION	476
Isaias Rivera	
THE TALMUDIC PHILOSOPHICAL CONCEPTION OF BUSINESS ETHICS	486
Alexander Maune	
THE USE OF INTERNATIONAL STANDARDS IN ETHICS EDUCATION IN THE TUNISIAN AUDIT CONTEXT	499
Arfaoui Feten, Damak-Ayadi Salma	
EMPLOYEES PERCEPTION ON IMPROVING SERVICE DELIVERY IN THE DEPARTMENT OF PUBLIC WORKS	507
Gugu Precious Mathaba, Ian Nzimakwe, Mashau Pfano, Elias Munapo	
WHY HAVEN'T PULP FUTURES CONTRACTS SUCCEEDED? A CASE STUDY	515
Hilary Till	
THE GENUINE INDIVIDUAL WITHIN THE ICT ENVIRONMENT	<b>524</b>
Amos Avny	
AN ANALYSIS OF SYSTEMIC THINKING IN DECISION-MAKING PROCESSES IN THE MUNICIPALITIES WITHIN THE PROVINCE OF KWAZULU-NATAL	531
Mbuyiseni Goodlife Ntuli, Lawrence Mpela Lekhanya	
LONE RANGER DECISION MAKING VERSUS CONSENSUS DECISION MAKING: DESCRIPTIVE ANALYSIS	548
Maite Sara Mashego	
A STUDY ON THE EFFECTIVENESS OF THE ORIENTATION PROCESS AND CROSS-CULTURAL TRAINING FOR THE EXPATRIATE	553
Maxwell Agabu Phiri, Nevoshnee Pillay	