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**THE EFFECTS OF FUNCTIONAL RESTRUCTURING AT THE BANCA COMERCIALA ROMANA. ENHANCING THE MARKETING STRATEGY. AN EMPIRICAL RESEARCH APPROACH**

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**Abstract.** The improvement of the bank's functioning is a continuous process, especially in the case of a privatization, with powerful impact on the internal structures, and also on clients. In the case of the Banca Comerciala Romana, the shares have been sold to BERD and IFC. These institutions have implemented a programme with the title "The Institution's Structuring Programme", with the purpose of finalizing certain significant actions, which must be fulfilled by the BCR in the process of transformation, into a completely private commercial bank. The study presents and analyses a wide research, composed of two processes of client surveying.

**JEL classification:** G21, M19, M31

**Keywords:** functional restructuring, marketing strategy, bank strategy

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