

Challenge >

Volume 54, 2011 - [Issue 3](#)

219 | 33 | 3  
Views | CrossRef citations to date | Altmetric

Original Article

# Regulating New Banking Models to Bring Financial Services to All

Claire Alexandre, Ignacio Mas & Daniel Radcliffe

Pages 116-134 | Published online: 07 Dec 2014

 Cite this article  <https://doi.org/10.2753/0577-5132540306>

Sample our  
Economics, Finance,  
Business & Industry Journals  
>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days



 References  Citations  Metrics  Reprints & Permissions

[Read this article](#)

 Share

## Abstract

In parts of Africa, only one in five people have access to traditional banking services. In Latin America only one in three do. Claire Alexandre, Ignacio Mas, and Daniel Radcliffe of the Bill and Melinda Gates Foundation say this need not be the case. The technology exists to make banking available at traditional retail outlets and thus spread access dramatically. For this to happen, regulations need changing. They tell us what they would do.

[← Previous article](#)

[View issue table of contents](#)

[Next article >](#)

Related Research Data

[Finance, inequality and the poor](#)

Source: Journal of Economic Growth

Expanding Microenterprise Credit Access: Using Randomized Supply Decisions to Estimate the Impacts in Manila

Source: SSRN Electronic Journal

Chapter 12 Finance and Growth: Theory and Evidence

Source: Unknown Repository

Savings Constraints and Microenterprise Development: Evidence from a Field Experiment in Kenya

Source: Unknown Repository

Reaching out: Access to and use of banking services across countries

Source: Journal of Financial Economics

Household Financial Assets In The Process Of Development

Source: Unknown Repository

## Related research

People also read

Recommended articles

Cited by  
33

## Information for

[Authors](#)

[R&D professionals](#)

[Editors](#)

[Librarians](#)

[Societies](#)

## Opportunities

[Reprints and e-prints](#)

[Advertising solutions](#)

[Accelerated publication](#)

[Corporate access solutions](#)

## Open access

[Overview](#)

[Open journals](#)

[Open Select](#)

[Dove Medical Press](#)

[F1000Research](#)

## Help and information

[Help and contact](#)

[Newsroom](#)

[All journals](#)

[Books](#)

## Keep up to date

Register to receive personalised research and resources by email



Sign me up



Copyright © 2026 Informa UK Limited [Privacy policy](#)

[Cookies](#) [Terms & conditions](#) [Accessibility](#)

Registered in England & Wales No. 01072954  
5 Howick Place | London | SW1P 1WG



**Taylor & Francis**  
by informa