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## Is information diffusion a threat to market power for financial access? Insights from the African banking industry

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### Highlights

This study assesses how information diffusion dampens the adverse effect of market power.

It further investigates how such modulation affects loan price and loan quantity.

The focus is on a panel of 162 banks from 39 African countries.

Policy thresholds at which the modulation can improve financial access are provided.

### Abstract

This study assesses how information diffusion dampens the adverse effect of market power on the price and quantity of loans provided by a panel of 162 banks from 39 African countries for the period 2001-2011. *First*, from the Generalised Method of Moments results, a mobile phone penetration rate of 54.29, rising to 57 per 100 people are predicted to neutralise the

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