

MOBILE AND CYBER THREATS:

A Gambian Perspective

By

Katim S. Touray, *Secretary, Executive Council
Consumer Protection Association of The Gambia
(CPAG)*

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THE GAMBIAN MOBILE MARKET

❖ 4 Operators

❖ Penetration

- 99.98% in 2013 (from 17.23% in 2005)
- Compare to 65.9% for Africa, and 95.53% for USA

❖ Usage

- Voice and SMS

❖ Services

- Voice and data
- Mobile-based purchase of electricity units
- No mobile payment services

MOBILE PAYMENTS

- ❖ **No mobile payment systems in place yet**
- ❖ **Mobile-based purchase of electricity units**
- ❖ **CBG has developed policies governing mobile-based financial services**

CRAMMING CHARGES

- ❖ **Charges are not transparent**
- ❖ **Most subscribers are illiterate and cannot read messages from operators**
- ❖ **PURA is the watch dog to ensure fairness in charging subscribers**
- ❖ **The Competition and Consumer Protection Agency can get involved in this area**

MOBILE SECURITY

- ❖ **Gambian subscribers are also susceptible to global cyber security threats**
- ❖ **Gambian subscribers have less protection than those in developed countries**
- ❖ **Theft and loss of mobile phones is a major security issue**

CHILDREN AND MOBILE SECURITY

- ❖ **Very little attention on children and mobile security**
- ❖ **This means that children are highly vulnerable to online abuse (e.g. pornography)**
- ❖ **Victims have few options to seek redress**
- ❖ **Ignorance and illiteracy is a major impediment against child protection**

CYBER THREATS TO CONSUMERS AND COUNTERMEASURES

❖ Threats

- **Global Operating Systems-dependent threats (e.g. malware, phishing)**
- **Spam (increasingly from international sources)**

❖ Countermeasures

- **Usual measures (anti-virus software, etc)**
- **Public education announcements**

SPAM TEXTS

- ❖ **Subscribers receive unsolicited SMSes advertising various products and services**
- ❖ **Some unsolicited SMSes are public service announcements**
- ❖ **International spam messages are sometimes received by subscribers**

SPAM SMS FROM OPERATOR



CONCLUSIONS

- ❖ **Subscribers face global cyber threats**
- ❖ **Opportunity to learn from other countries**
- ❖ **Unsolicited SMSes are not yet a problem**
- ❖ **Government and operators are dealing with spam SMSes**

RECOMMENDATIONS

- ❖ **Maintain vigilance against threats**
- ❖ **Educate the public**
- ❖ **Implement effective outreach**
- ❖ **Promote networking**
- ❖ **Strengthen international cooperation**



THE END

Thank you!