

A QUICK GLANCE OF 2025 AT A2ZURVEY



Top Priority: Healthcare

Access to quality health services is the #1 national concern.



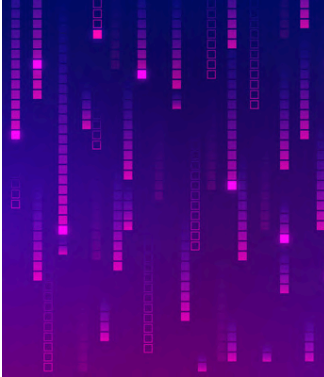
Gamcell Decline

The state-owned provider has nearly disappeared from public usage.



Data Depletion Issues

56.2% of users report rapid data depletion, citing that mobile data runs out far faster than expected, reinforcing widespread frustration with value, transparency, and pricing fairness.



Security Skeptics

A notable minority remains fearful of fraud or technical vulnerabilities.



The "Wave" Monopoly

Wave is the primary provider for nearly the entire digital finance market (for primary usage)



1. Shrinkflation Suspicion

Majority report that bread size has stayed the same or shrunk despite the higher price.



Cost of Living Crisis

Economic instability and rising prices are nearly universal fears



At A GLANCE

A2ZURVEY is an independent research and market intelligence firm focused on understanding people, markets, and institutions in The Gambia and across Africa. We generate evidence to support informed business decisions, effective public policy, and institutional accountability, combining quantitative rigor with qualitative depth to reflect lived realities.

In 2025, A2ZURVEY conducted nationwide and sector-specific studies across **telecoms, mobile money, consumer goods, public trust, etc.** The findings reveal a market that is young, digitally connected, highly price-sensitive, and increasingly skeptical of institutions. Mobile-first behavior now defines communication, transactions, and access to essential services, while trust, affordability, and transparency remain key pressure points.

Markets are becoming more concentrated, with dominant players capturing scale through price and convenience, yet high usage masks persistent dissatisfaction linked to perceived unfair pricing and weak accountability. At the societal level, cost of living pressures, healthcare access, unemployment, and corruption are experienced as interconnected risks, driving public anxiety and eroding trust.

A2ZURVEY provides clear, ethical, and context-driven evidence to help businesses and organizations respond effectively to these realities.

For more information, please visit a2zurvey's website at www.a2zurvey.com

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Contents

Chapter 1 About

Chapter 2 Mission & Vision

Chapter 3 Key Findings

- 3.1 Telecom Market Analysis
- 3.2 Mobile Money Ecosystem
- 3.3 National Risk & Public Trust
- 3.4 Cost of Bread Case Study

Chapter 4 Services

Chapter 5 Society, Market and Institutions

Chapter 6 Our Approach

Chapter 7 Managing Partners' Statement

**A comprehensive Recap of
2.4 million Data points.
From the Digital Heartbeat
of The Gambians to the
Cost of Bread, We Uncover
Stories Defining the
Nation.**



Chapter 1

ABOUT A2ZURVEY

We track what people do, understand why it matters, and help your team act first, anticipate change, act faster with confidence, and stay ahead of shifting markets.

A2ZURVEY operates at the intersection of market intelligence, consumer behavior, and decision-making. Our work focuses on helping institutions and businesses understand how people respond to prices, services, brands, and policies in real-world conditions, particularly in markets shaped by cost pressure, trust gaps, and rapid digital adoption.

Our approach is designed to identify shifts in demand, explain consumer responses, and surface early signals that help organizations adjust strategy, refine offerings, and act faster in changing market conditions. The emphasis is on turning complex data into clarity that supports growth and performance.

We work across sectors where consumer behavior directly affects outcomes, including telecoms, financial services, education, governance, healthcare, agric. public services, etc. In these environments, understanding why consumers choose, switch, disengage, or stay loyal is as critical as measuring usage itself. Our focus is on actionable insight and help you grow revenue.

At the core of A2ZURVEY's work is a simple principle: organizations grow when they understand their consumers better than their assumptions. By combining national coverage with contextual, AI, and behavioral analysis, we support teams in making faster, better-informed decisions that strengthen relevance, performance, and long-term value.

Mission & Vision



Our Vision

To be the leading African research and data firm known for transforming insights into actionable solutions that foster sustainable development, innovation, and inclusive growth.

Our Mission

We envision an Africa where data drives decisions, empowers communities, and accelerates growth.



Why We Exist

We exist to close the gap between assumptions and evidence. Too many decisions are made without reliable data. Our role is to replace guesswork with clear, trustworthy insights that drive smarter actions.



What We Do

We design and execute high-quality market intelligence research. This includes survey design, data collection, consumer and market analysis, monitoring and evaluation, and strategic insights tailored to real-world decision making.



Where We're Going

We are building a leading African research and insights platform. The goal is scale, deeper regional coverage, stronger digital methods, and becoming the go-to partner for data-driven decisions in emerging markets.



What We Create

We create actionable intelligence. Not just reports, but insights that inform strategy, improve performance, guide policy, grow revenue and help institutions & businesses act first.

Chapter 3

Pricing at the center of telecom usage. Data affordability shapes access, consumption patterns, and user behavior across The Gambia.





TELECOM INSIGHTS

The State of Connectivity

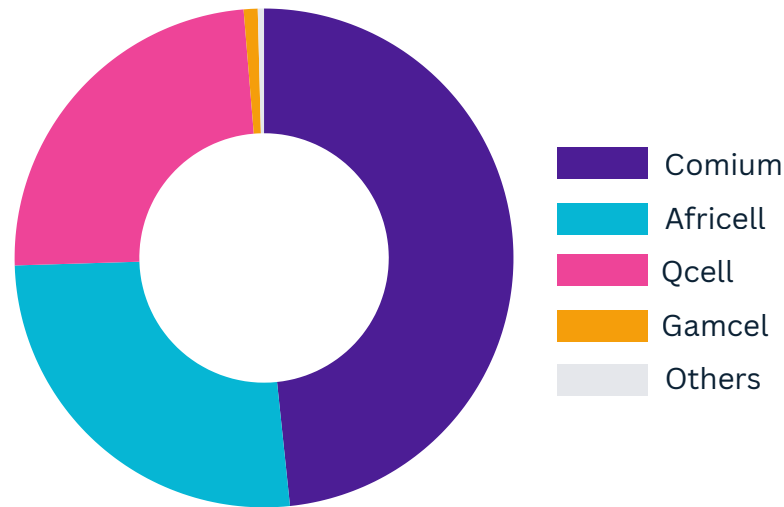
A 360-degree synthesis of The Gambia's telecom landscape. From regional market dominance shifts to regional grievances and socio-economic hurdles. Based on 1,285 respondents, this report uncovers a market defined by extreme price sensitivity, a youth-driven user base, and a "mobile-first" reality.

The Battle for Market Share

Comium has established a commanding lead, nearly capturing half of the market in this survey. Meanwhile, the state-owned provider Gamcel has faded into obsolescence.

Overall Provider Usage

Comium's strategy of perceived affordability resonates strongly. Qcell and Africell fight for the remaining majority, while Gamcel holds less than 1% of the surveyed population.



The Gambian telecom market is a three-way battle for relevance: Comium has successfully captured the budget-conscious segment by positioning itself as the "price leader" through aggressive, low-cost data promotions. Meanwhile, Africell and Qcell dominate most of the market by competing on network speed, innovation, and reliability. In contrast, the state-owned Gamcel has almost entirely lost its footing, holding less than 1% of the population due to outdated infrastructure and a failure to keep pace with market trends and consumer needs.

The demographic profile of the mobile network market reveals a youthful and educated consumer base, with 70% of users falling within the 18–35 age bracket and 51.8% possessing at least a secondary education. Despite a balanced gender distribution in the general population, distinct preferences emerge when analysing network choice across the three major private operators: Comium, Africell, and Qcell. Comium maintains a clear market leadership position, though it exhibits a stronger penetration among male consumers (~48%) compared to females (~41%). In contrast, both Africell and Qcell show a slight but notable skew toward female users, with Qcell capturing 25% of the female demographic against 21% of males. This distribution suggests that while Comium dominates the volume of the market, its competitors have successfully carved out niche appeal within the female segment. Given the high concentration of young, educated users, these findings imply that market growth is driven by data-centric services and digital literacy, necessitating gender-disaggregated marketing strategies to address the varying preferences identified across the network providers.

Consumer Demographics

Youth-driven and gender-balanced market, with secondary education being a major factor.

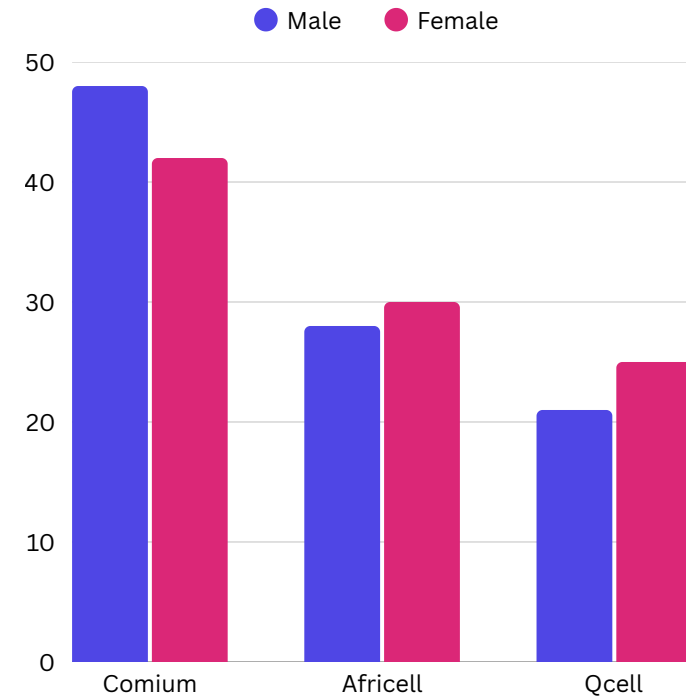
70%
Youth (18-35)

51.8%
At least
Secondary

51.3%
Female User

57.3%
≤5000 Income

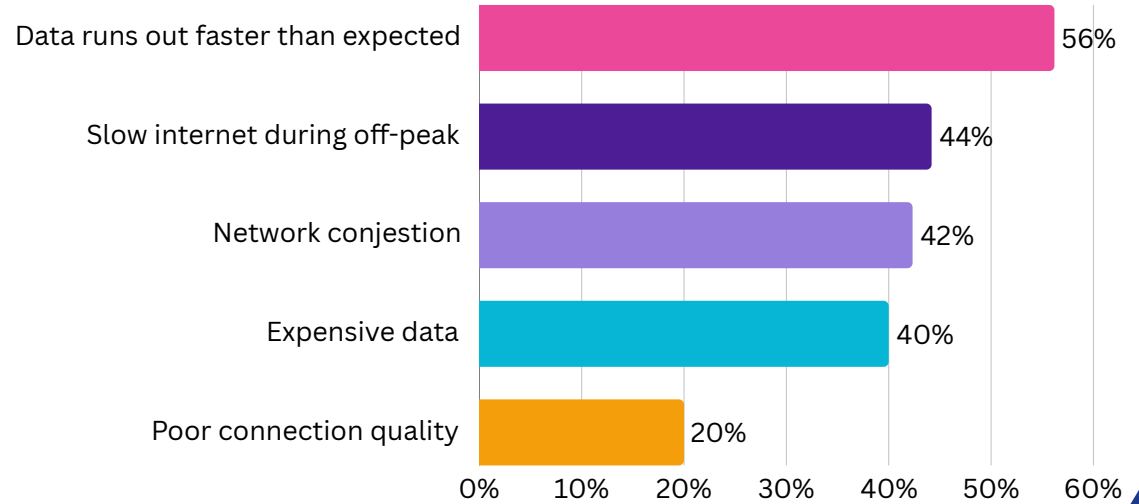
Gender Preference by Network (%)



The User Experience Gap

Despite the vitality of the service, users have been facing a significant "User Experience Gap" characterized by a "Transparency Crisis", users report significant technical and financial hurdles. The perception of "vanishing data" is the primary source of friction.

This friction is compounded by "Capacity Issues," as 43.2% of the user base suffers from slow speeds even during off-peak hours, a clear sign of infrastructure obsolescence. Furthermore, the network is struggling with "Congestion," as current density levels fail to meet the demands of a rapidly expanding urban youth population. Despite the inherent vitality of the service, these technical and financial hurdles particularly the perception of "vanishing data", remain the primary sources of user dissatisfaction.



Regional Pulse

BCC Area

96%

Cite "Expensive Data" as their #1 issue. In the capital, cost is the only conversation.

KMC Area

Hybrid

Users report a balanced mix of frustration: 50% Price / 50% Performance. The middle-ground battleground.

CRR & NBR

Reliability

In rural zones, the connection simply dropping is the main pain point. Availability trumps speed here.

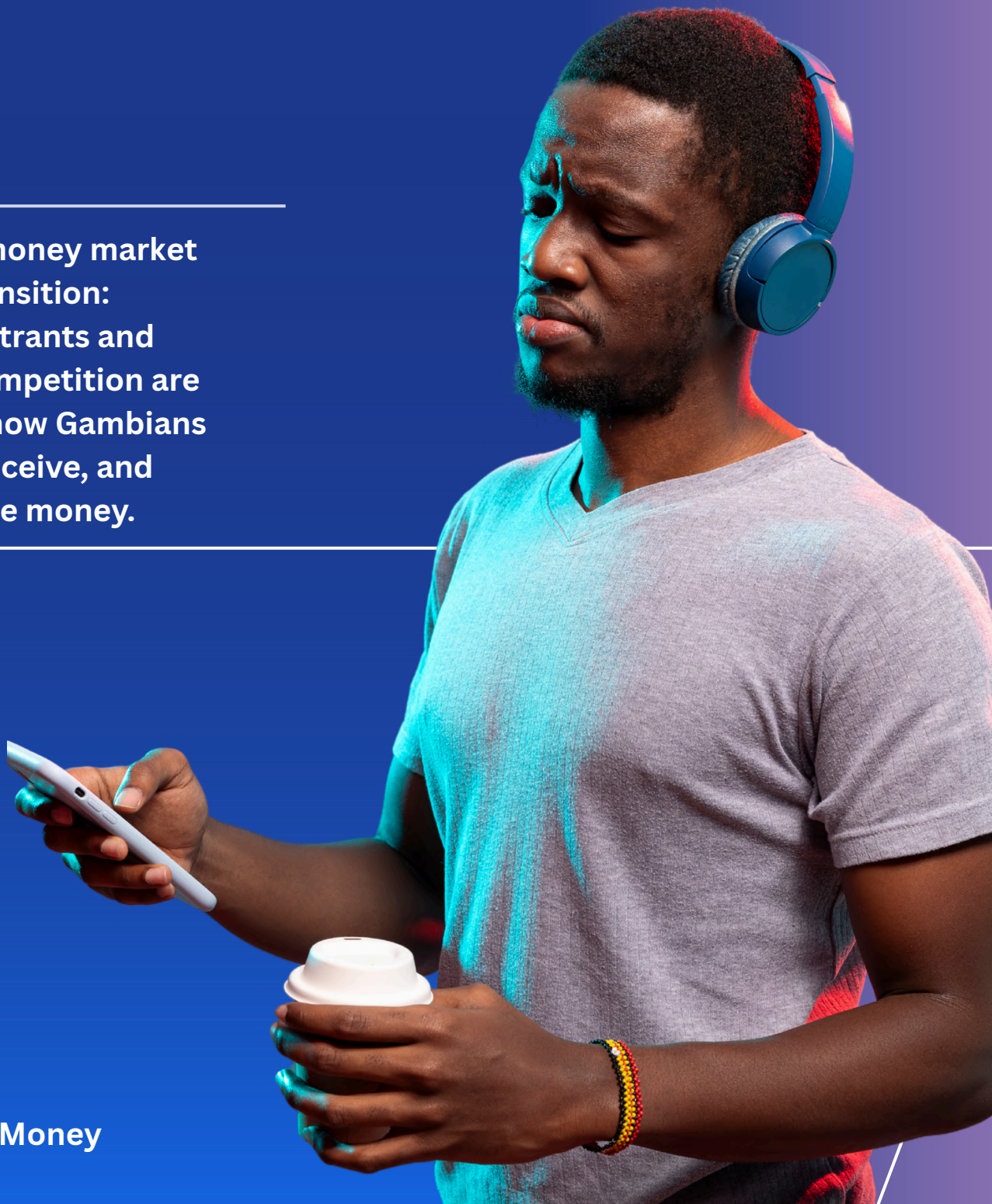




Strategic Synthesis

The Gambia's telecom market is characterized by **high utility reliance (96%)** but **low institutional trust (56% depletion grievance)**. Comium dominance is fragile as it is built purely on price. Africell and Qcell maintain reliability edge, especially among female and high-income segments. The true network winner of 2026 will be the operator that bridges the **TRUST GAP** regarding **data depletion transparency** and **data affordability**.

**A mobile money market
in transition:
New entrants and
shifting competition are
reshaping how Gambians
send, receive, and
manage money.**



Mobile Money



The Mobile Money Revolution

An in-depth analysis of 546 respondents revealing a market dominated by a single giant, driven by daily necessity, and hinged on digital trust. The Gambian mobile money sector is not just concentrated; it is virtually almost monopolized. Wave has secured a near-total command of the market, leaving competitors fighting for single-digit percentages, such as APS Wallet at 2.20%, Afrimoney at 1.47%, and QMoney at 0.92%. Furthermore, niche players like NAFA, Yonna, and Cashup collectively account for less than 2% of the primary user base, highlighting a landscape of Total Market Absorption and Extreme Provider Dominance.

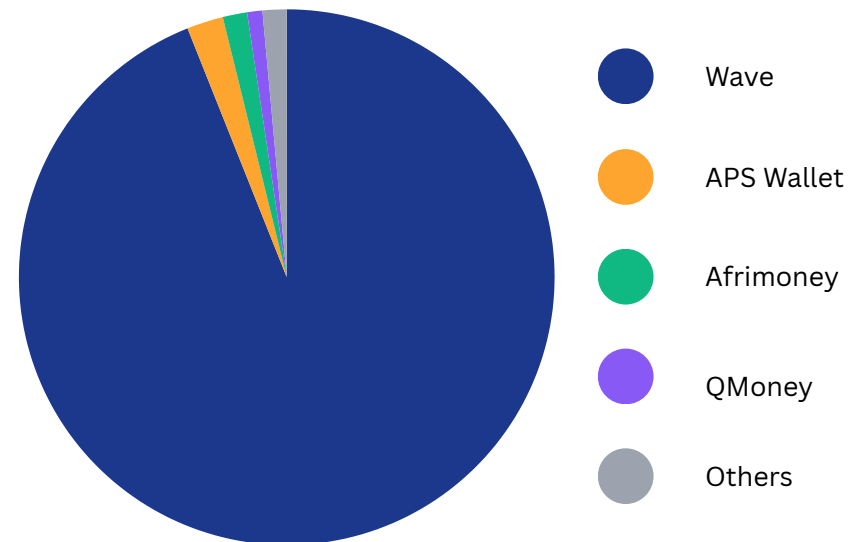
As a Hyper-Concentrated Ecosystem, Wave's dominance illustrates a High Barrier to Entry for all other providers attempting to achieve Sustainable Market Penetration in a financial environment where 9 out of 10 users rely on a single platform for their essential liquidity.

Market Share Breakdown

Wave	93.96%
APS Wallet	2.20%
Afrimoney	1.47%
QMoney	0.92%
Others	1.45%

**Niche players (NAFA, Yonna, Cashup) collectively account for less than 2% of the primary user base.*

Provider Dominance

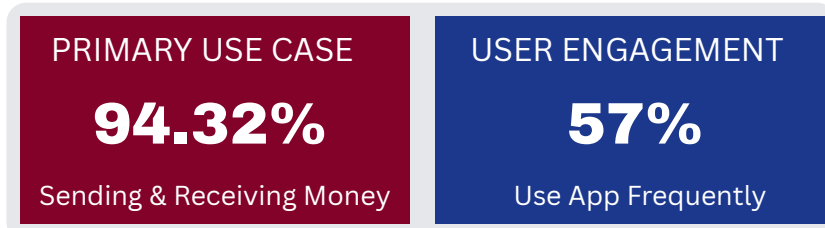
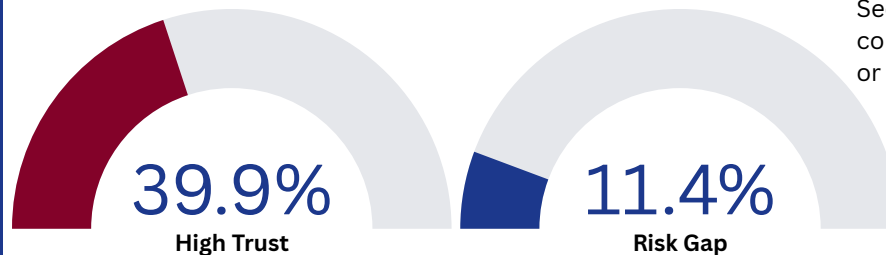


The Trust Equation



The findings depict specific economic efficiency drivers that have fortified this dominance, creating a hyper-concentrated ecosystem fuelled by high market velocity and operational scalability. Market success is fundamentally tied to a high-volume, low-value model where 94.3% of users utilize the service for the primary use case of sending & receiving money, indicating that the platform has evolved into a fundamental infrastructure for daily liquidity. This dominant utility is coupled with high retention levels, as 57% of the user base demonstrates significant user engagement by reporting frequent usage, suggesting the service has moved beyond an occasional tool to a daily necessity with high switching costs rooted in habit and ecosystem reliance. The incumbent and path to market leadership are paved by three critical top adoption drivers: ease of use, competitive transaction costs, and widespread agent availability. This triad minimizes transaction friction and optimizes physical network reach, effectively creating a stagnant competitive field and a "winner-take-all" outcome that makes it exceptionally difficult for smaller providers to achieve sustainable market penetration.

The bedrock of this system is the trust equation, where perception of safety drives adoption. While the environment is generally healthy with over 72% of users feeling secure, including 39.9% who feel "Very Secure", a critical risk gap remains, as 11.4% feel "Insecure" and a combined ~28% represent a vulnerability of users who either fear fraud or are unsure of the technology.



TOP ADOPTION DRIVERS

1. High Trust
2. Transaction Costs
3. Agent Availability



NATIONAL RISK

An analytical deep dive into the 2025 public perception survey. The data reveals a nation navigating systemic fragility, where institutional distrust meets urgent socioeconomic demands.

95.4%
Healthcare Crisis

94.7%
Economic Anxiety

10.99%
**Total Instructional
Trust**

The State of the Nation: The Gambia

The 2025 National Risk Perception survey paints a picture of a society grappling with profound systemic fragility. The overarching theme is the convergence of risks; citizens no longer view economic hardship, healthcare failures, and corruption as separate issues, but as a singular, compounding threat to national stability. With nearly 95% of the population expressing high concern across multiple sectors, the data suggests a state of "perpetual public anxiety." This atmosphere is driven largely by a dominant youth demographic (81% aged, 18–34) that is digitally connected yet economically stifled. The report highlights that any path toward national recovery requires a holistic policy shift that addresses systemic corruption as a prerequisite for improving healthcare and economic outcomes. This atmosphere of perpetual public anxiety is driven largely by a dominant youth demographic (81% aged 18–34) that is digitally connected yet economically stifled, expressing a staggering lack of institutional trust, with only 10.99% of respondents maintaining full confidence in the government's ability to solve these challenges. The legitimacy crisis is further deepened by the high visibility of substance abuse (specifically "Kush") in public and residential spaces, coupled with a significant communication gap where 40% of the public remains unaware of existing social safety nets despite high social media penetration. The report highlights that any path toward national recovery requires a holistic policy shift that addresses systemic corruption as a prerequisite for improving healthcare and economic outcomes for the Gambian people.

[Click to
Read More](#)



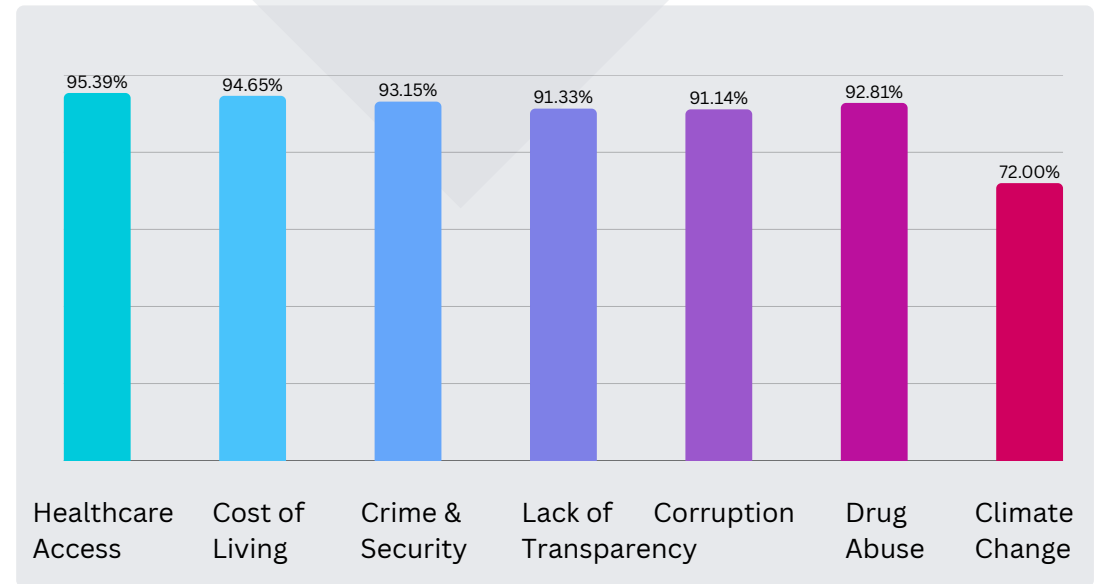
Primary Areas of Public Concerns

This visualization ranks the sectors where the Gambian public feels the most acute sense of danger. Healthcare and the Cost of Living have reached a "saturation point" where nearly the entire population expresses significant worry. This reflects a reality where essential services are no longer seen as guaranteed rights, but as sources of daily stress.

The findings indicate a state of Institutional Saturation, where concerns over basic survival have reached a critical threshold that threatens the national social contract. With 92% of respondents preoccupied by the Cost of Living and 94% by Healthcare, these challenges have moved beyond routine policy issues to become existential pressures that dominate public consciousness.

This saturation has triggered a deep Legitimacy Crisis, as the state is increasingly perceived as failing in its core responsibility to provide stability, security, and predictability. As immediate needs remain unmet, public trust erodes, moral authority weakens, and institutions, particularly anti-corruption mechanisms, are viewed as ineffective or self-serving.

The growing breakdown of the social contract, marked by public withdrawal, declining cooperation, and reduced confidence in state-led solutions. Citizens overwhelmed by daily survival prioritize coping over civic engagement, severely constraining the government's ability to implement long-term reforms or sustain national development strategies. Without restoring trust and addressing basic needs, meaningful policy action risks becoming structurally unviable.

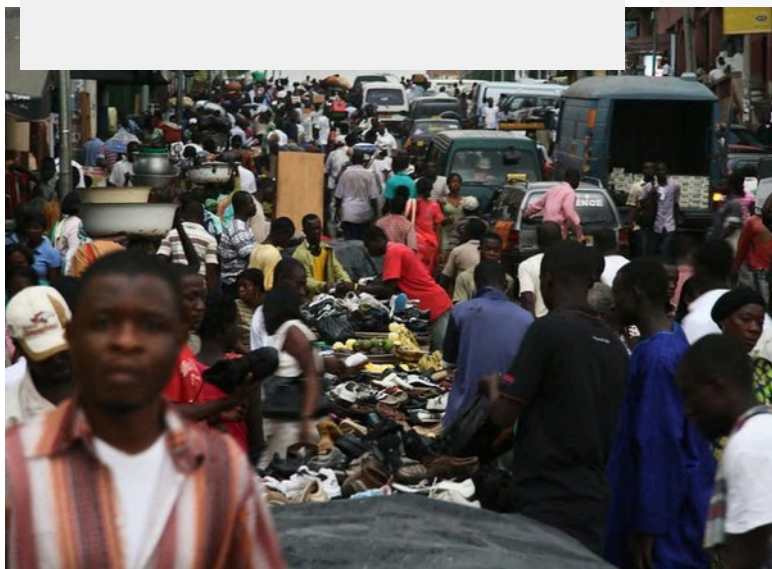


Public Trust in Government's Ability to Address Key National Issues

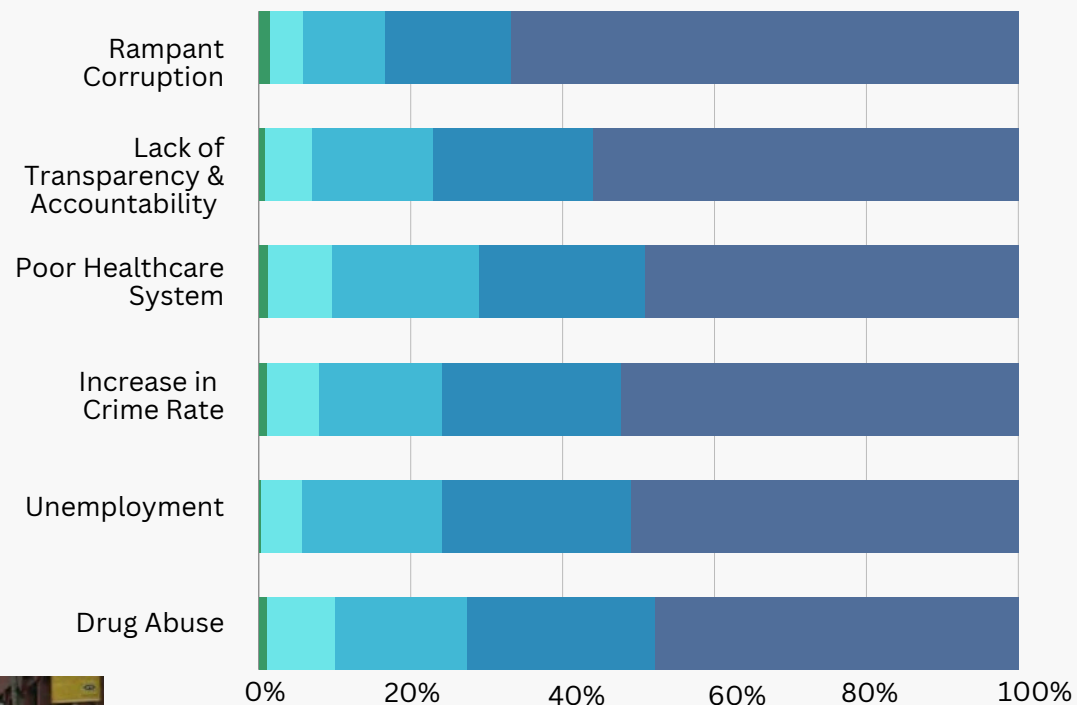
The findings depict a profound Legitimacy Crisis (The Right to Rule) where the state is failing in both its moral and functional responsibilities, leading to a total breakdown of the social contract.

When almost everyone agrees the system is broken, it's no longer perception, it's a warning. Across every major indicator: corruption, accountability, healthcare, unemployment, crime, and drug abuse, public concern is overwhelmingly high. Roughly 8 in 10 respondents agree that corruption is rampant, while similarly high shares identify a lack of transparency and accountability. This near consensus reflects a collapse of institutional trust and signals a credibility crisis, not a policy disagreement.

Morally, the government has lost its "license to lead," as evidenced by the 66% of citizens who have "No Trust At All" in anti-corruption efforts; this suggests the public views the state not as a solution to graft, but as a central part of the problem. Functionally, the state is failing to provide the basic security and stability required for daily life, pushing the population to a Saturation Point of despair where anxiety over healthcare (94%) and the Cost of Living (92%) is universal. When public worry reaches these extreme levels, the citizenry becomes decoupled from the state.



● Complete Trust ● Trust ● Neutral ● Little Trust ● No Trust at all



Daily survival pressures are now closing in. Around three-quarters of respondents identify poor healthcare and unemployment as serious threats, alongside strong concern over rising crime and drug abuse. These challenges reinforce one another, creating a constant state of insecurity. Together, the data reveals a nation under strain, where governance breakdown and socio-economic hardship collide, leaving citizens anxious, disengaged, and uncertain about the future.

91.1%

Corruption Anxiety: Over 9 in 10 Gambians identify rampant corruption as a major risk

THE RISING COST OF DAILY SUBSTANCE (BREAD)

Bread serves as a primary inelastic good within the Gambian economy. Despite the price increment from D10 to D12 (20%), the demand relatively remains the same. This surge reflects broader inflationary pressures, likely driven by rising overheads in wheat importation and energy costs. When the price of such a critical good rises, it places a disproportionate strain on lower-income households, effectively reducing their overall purchasing power. Ultimately, this Breadline Economics forces a difficult reallocation of domestic budgets, proving that when the price of bread rises, the cost-of-living soars.

Despite a near-universal awareness of the hike at 98.6%, there is a severe Justification Gap in the public eye. Approximately 74.5% of the population, labelled as "The Dissenters," explicitly believe the increase is not justified. When the price of such a critical good rises without public buy-in, it places a disproportionate strain on lower-income households and fuels institutional mistrust. Ultimately, this "Breadline Economics" forces a difficult reallocation of domestic budgets, proving that, when the price of bread rises, the cost-of-living soars

THE JUSTIFICATION GAP

Awareness
98.6%

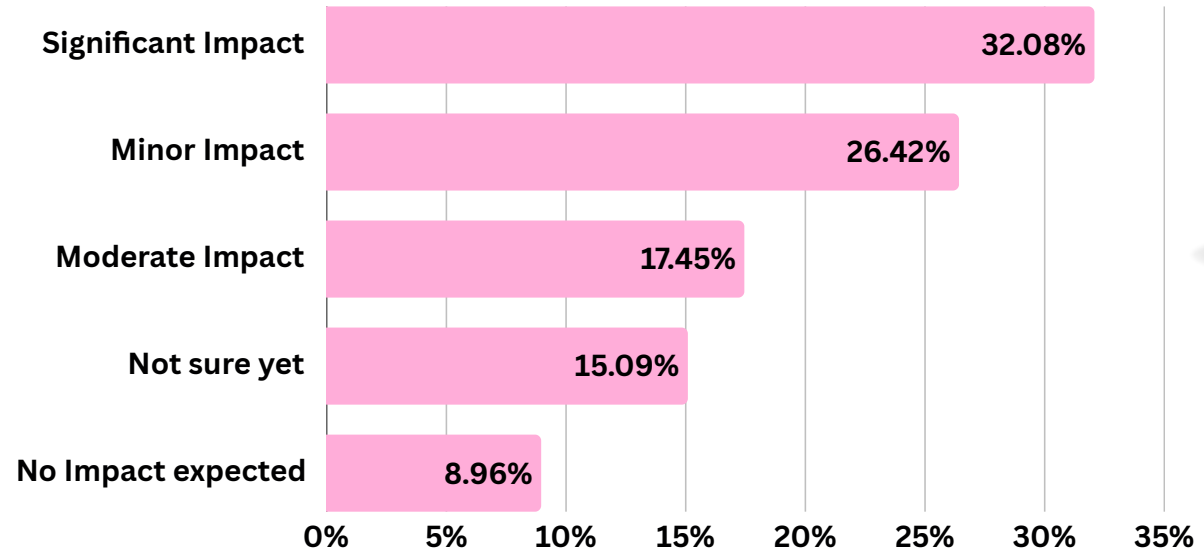
The Dissenters
74.5%



Expected Impact of Bread Price on Household Budget

The Budget Squence

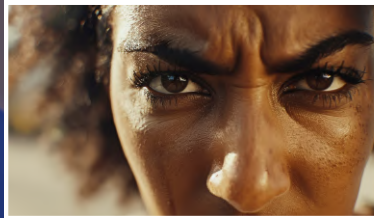
Bread is a non-discretionary expense. For low-income households, this “minor” increase is a compounding factor in food insecurity.



[Click to Read More](#)

A quantitative case study on how inflationary shocks in the consumer staples market catalyze a regressive erosion of purchasing power. By identifying bread as a non-discretionary expense, the analysis highlights the economic phenomenon of price inelasticity of demand, where consumers are unable to adjust consumption patterns despite rising costs, leading to an immediate contraction of their residual disposable income. This impact is disproportionately weighted toward low-income cohorts, for whom a combined 58.5% reporting a impact (Significant plus Minor) impact represents a critical threat to budgetary solvency and a direct driver of food insecurity. Ultimately, the data reveals a deepening divide in economic resilience; while roughly 41.5% of households remain relatively insulated, the majority are forced into a zero-sum reallocation of funds, sacrificing other essential services to maintain access to basic caloric requirements.

91.1% | Corruption Anxiety Over 9 in 10 Gambians identify rampant corruption as a major risk.



74.5% | Price Hike Rejection Most respondents believe the D10 to D12 increase of bread is completely unjustified.



94.3% | P2P dominance The overwhelming majority use these mobile money apps for simple person-to-person transfers.



96.0% | Data Cost Frustration Almost all users cite expensive data as the primary barrier to internet use.



45.7% | Comium Leadership: Comium is the most used network for data, valued for its 'Diya' promos.



93.1% | Crime & Security Safety concerns have surged, ranking as the 3rd highest national risk.



Field Highlights



Services



- Consumer insights to understand demand, tailor products and services, and enhance customer satisfaction.
- Survey design and tools: Precise, custom-built instruments for high-quality data collection
- Digital and in-person data collection tailored to target audiences (CAPI, CATI, CAWI, mystery shopping)
- Baseline and endline surveys
- Monitoring and evaluation (M&E) to ensure accountability, learning, and performance tracking
- Quantitative and qualitative research, including public opinion and perception polling
- Market and consumer research to identify trends, opportunities, and market gaps
- Behavioral research to analyze trends, motivations, and decision-making patterns
- Competitive intelligence to assess competitors and support strategic positioning
- Business strategy and data-backed consulting focused on operational streamlining and competitiveness enhancement
- Enumerator training and field supervision to ensure data quality
- Data analysis, visualization, and reporting for clear, decision-ready insights
- Policy advisory and strategic research consulting

We track what people do, understand why it matters, and help your team act first, anticipate change, act faster with confidence, and stay ahead of shifting markets.

A Complete Evidence Offer to Understand Society, Markets, and Institutions

CONSUMERS & SOCIETY

(Lived realities, behavior, and demand)

Consumer & Household Insights

- ✓ Consumer priorities, spending behavior, and affordability thresholds
- ✓ Cost of living, inflation, and household coping strategies
- ✓ Brand awareness, usage, and switching behavior

Youth, Culture & Digital Life

- ✓ Youth aspirations, employment pressures, and digital habits
- ✓ Social media behavior and online shopping patterns
- ✓ Mobile-first and data-driven lifestyles

Financial Behavior & Inclusion

- ✓ Mobile money adoption, trust, and usage frequency
- ✓ Barriers to financial access and informal financial practices

A2ZURVEY provides integrated market and consumer intelligence that helps institutions and businesses understand behavior, track demand shifts, assess performance, and respond effectively to risk.

Interconnected insight domains

MARKETS & BUSINESS PERFORMANCE

(Competition, service delivery, and growth)

Market & Competitive Intelligence

- ✓ Market sizing, segmentation, and penetration analysis
- ✓ Competitor benchmarking and pricing dynamics
- ✓ Channel and distribution performance

Customer Experience & Service Quality

- ✓ End-to-end service journey analysis
- ✓ Network quality and reliability perception

SME & Enterprise Research

- ✓ Business performance diagnostics
- ✓ Digital adoption and operational constraints



Interconnected insight domains



INSTITUTIONS, POLICY & PUBLIC TRUST

(Legitimacy, risk, and governance)

Public Opinion & Social Sentiment

- ✓ National opinion polls and perception tracking
- ✓ Trust, legitimacy, and accountability assessments
- ✓ Citizen satisfaction with public services

Risk, Vulnerability & Social Stability

- ✓ Cost of living stress and food security
- ✓ Healthcare access and system readiness
- ✓ Youth unemployment, crime, and substance abuse risks, etc

Monitoring, Evaluation & Learning

- ✓ Business performance diagnostics
- ✓ Digital adoption and operational constraints

DATA SYSTEMS & FIELD OPERATIONS

(How evidence is built and protected)

Nationwide Data Collection

- ✓ CAPI, CATI, CAWI, and PAPI deployment
- ✓ Coverage across all regions, including rural and hard-to-reach areas

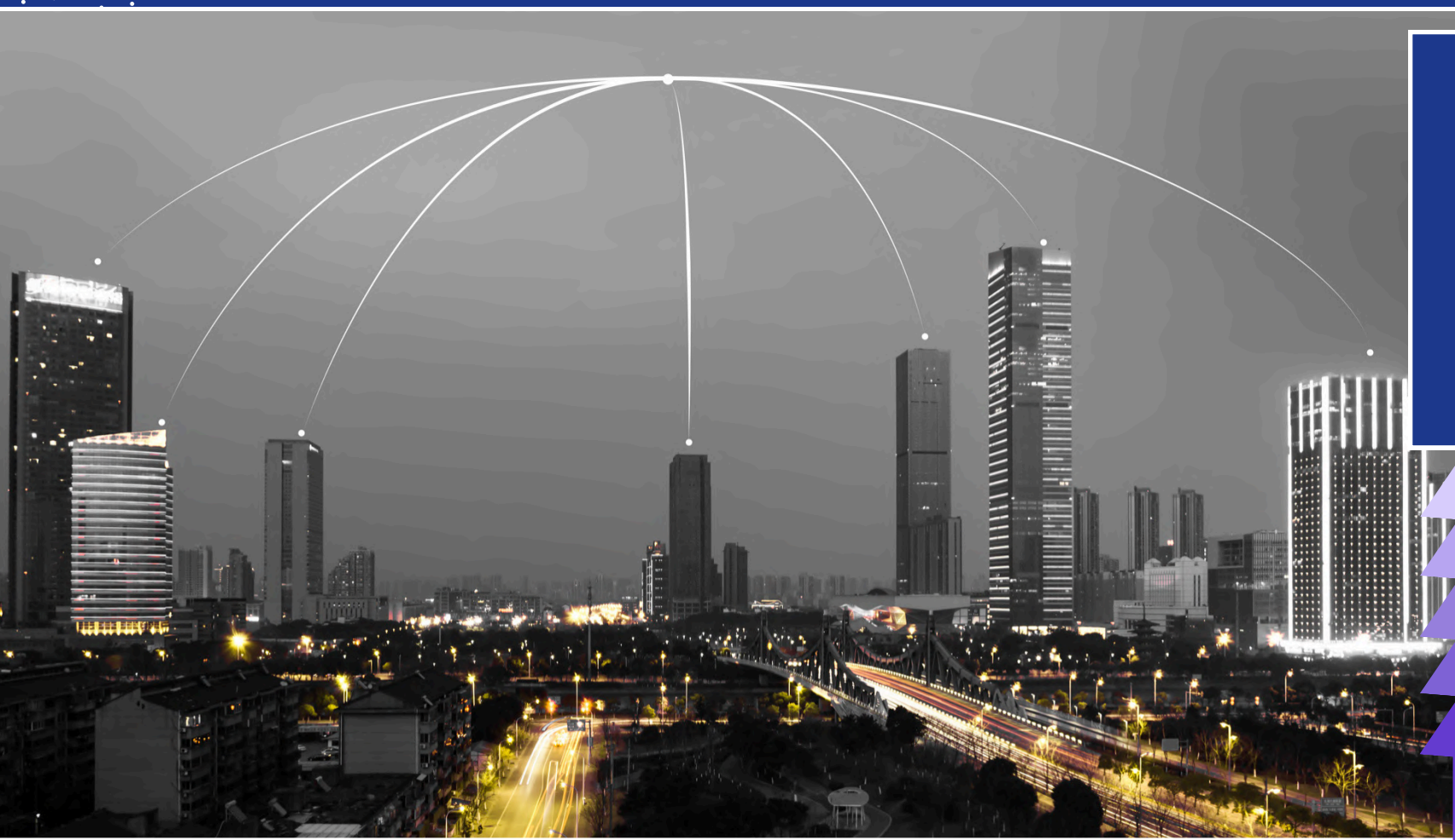
Field Management & Quality Assurance

- ✓ Enumerator recruitment, training, and supervision
- ✓ Real-time data validation and quality checks
- ✓ Ethical compliance and respondent protection

Analytics & Insight Translation

- ✓ Statistical analysis, modeling, predictive analysis and segmentation
- ✓ Data visualization and dashboards
- ✓ Executive summaries, policy briefs, and media-ready reports

..... From data collection to decision-making.....



Our approach

Our approach is guided by a clear purpose and grounded in strong values.

A2Zurvey exists to deliver credible, evidence-based insights that support informed decision-making and positive social and economic outcomes. This can only be achieved through strong governance. Governance provides the framework that guides responsible research practice and ensures that integrity, quality, and accountability are embedded in all our activities.

It helps us consider our social, economic, and institutional impact in everything we do, both within our organization and in our work with clients, partners, and the communities we engage.

Driven by our core values of integrity, quality, innovation, inclusivity, and a client-centered approach, we are committed to the highest standards of professional and ethical conduct. These values shape how we design research, collect and manage data, and translate evidence into actionable insights.

Our ambition is to strengthen evidence-based decision-making across Africa, while building trust with stakeholders and delivering high-quality, locally grounded research solutions. This is an ongoing commitment that underpins our growth and our role as a trusted research and data consulting partner.

Managing Partners' Statement A2ZURVEY

As we enter 2026, A2ZURVEY continues to strengthen its position as a locally grounded market intelligence and research firm operating in an increasingly complex environment. This report highlights how we are building the capabilities, systems, and ways of working required to deliver credible, decision-ready evidence in The Gambia.

Over the past year, our focus has been on strengthening collaboration across our research, field, and analytics teams, while aligning more closely with clients and partners. By consolidating our strengths and investing in smarter data systems, we are shaping an organization designed to respond to real market and policy needs with clarity, speed, and integrity.

Despite ongoing economic pressures affecting both institutions, businesses and households, the demand for reliable, locally relevant data continues to rise. Our priority in 2026 is to deepen our role as a long-term intelligence partner, smarter data systems, innovative research models, combining deep local understanding with modern research standards to support better decisions across emerging markets and institutions.

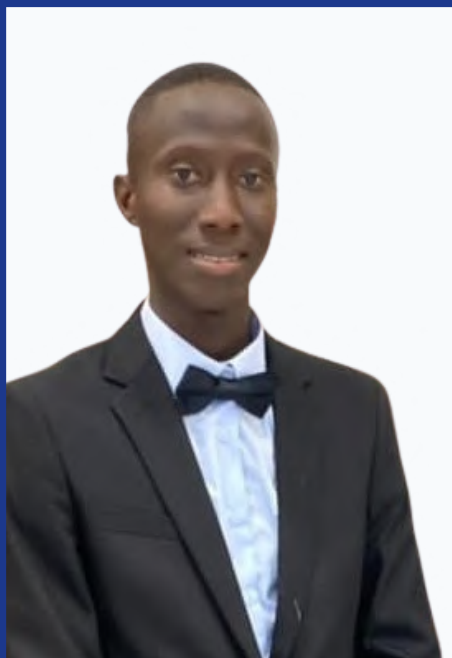
We work where data is hardest to collect and turn complex realities into clear, actionable insight for governments, development partners, and private institutions. None of this happens alone. We thank our clients and partners for the trust placed in us and for choosing evidence as a basis for action.



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