Wisdom of the Crowd

This book explains my journey in creating a website to allow ordinary people to vote on issues affecting their lives

Tan Kin Lian

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About the author

Mr. Tan Kin Lian started work in 1966 and qualified as a Fellow of the Institute of Actuaries in 1975.

He joined NTUC Income in 1977 as the chief executive officer.

Under his leadership, NTUC Income became a leading life and general insurance co-operative in Singapore.

He now runs a consulting and software development company.

He is the President of the Financial Services Consumer Association (FISCA), a non-profit organization formed to educate the public on financial planning.

Introduction

About ten years ago, a friend told me about a popular best-selling book titled “Wisdom of the Crowd” by James Suroweicki.

It has many case studies and anecdotes to illustrate its argument in several fields in economics and human behavior.

The first anecdote is about how a crowd at a country fair accurately guessed the weight of an ox. Their individual guesses were not accurate, but when the average of their guesses was calculated, it was quite close to the actual weight of the ox.

This is the outcome of independent decisions made by many persons and is not the same as crowd psychology (where all the members of the crowd adopt the same response).

I have not read the actual book. However, I found this concept to be fascinating.

I have a statistical background and I like to test if “the wisdom of the crowd” can produce better public policies.

Some countries, such as Switzerland, carry out regular referendums to seek the votes of their citizens on public issues. They must have figured out that the collective wisdom of their citizens is better than the decision of their politicians. It also helped to avoid corrupt decisions made by politicians.

There is a general lack of debate and discussion on public issues in the Parliament or the mainstream media in Singapore for the past five decades.

I decided to develop an online platform to allow the public to vote on economic and social issues in Singapore. I hope that this platform will contribute in a small way to get more people to be interested in these issues.

Mr. Tan Kin Lian
March 2017

Tan Kin Lian

Website Version 1

My online platform is hosted on www.wisdomofthecrowd.sg.

The first version of the website was launched around 2015.

It was organized on a debate format. For each issue, I set out the reasons for and against the issue and asked the participants to submit their vote. They are also allowed to give their comments.

I analyzed the votes according to gender, citizenship status and age groups.

The website did attract some attention but did not really take off.

I guessed that participants were reluctant to give the personal details which were required for the analysis. Few participants gave their comments to the issues.

The grouping of the issues by category was also quite troublesome. I had trouble, as the administrator, in framing some questions in the debate format.

After more than a year of promoting this version, I decided to move to the new version 2.

Website Version 2

The new version 2 replaced the original version 1 and continued to be hosted on www.wisdomofthecrowd.sg.

Multiple choice

It was designed on the multiple choice format. For each issue, I provided a title, a description of the issue (which can be left blank) and typically 3 to 5 choices. The administrator can create more than 5 choices if needed.

Login

The public signs in with their Facebook or Google profile. The public does not need to register in this platform but I need to get his or her identify (i.e. their authenticated email address) to ensure that each person submits one vote only.

I also need the email address to send them a prize for participating in the website.

Unlike version 1, the participant does not need to provide any personal detail. I did not carry out any detailed analysis.

Active Issues

As the administrator, I create an average of 1 new issue a day. An issue is considered “active” when it is first created. It is changed automatically to “closed” when more than 50 votes have been received or it has passed 7 days.

The public can see the current issues by clicking a link from the home page as follows:

Active issues

Date	Title	Vote
2017-03-16	How much should a cleaner earn in Singapore in gross monthly salary, before deducting CPF?	39
2017-03-16	If we introduce a minimum wage in Singapore, will it make domestic maids very costly?	38
2017-03-17	Should the 14 days of sick leave in the employment act be changed?	35
2017-03-17	Should we install a count down timer for the green man at pedestrian crossings?	41
2017-03-17	Should MAS introduce a limit on payment in coins?	43
2017-03-19	Is it a good policy to allow taxis to adopt surge pricing?	1
2017-03-19	How do you find Groupon?	1

This is dynamically generated at the point of time and shows the title of the issues and the number of votes received to date.

Voting

After signing in, the user is presented with all the current issues for voting.

They can submit a blank vote on any issue. These blank votes will not be counted but they will not be asked to vote on the issue again.

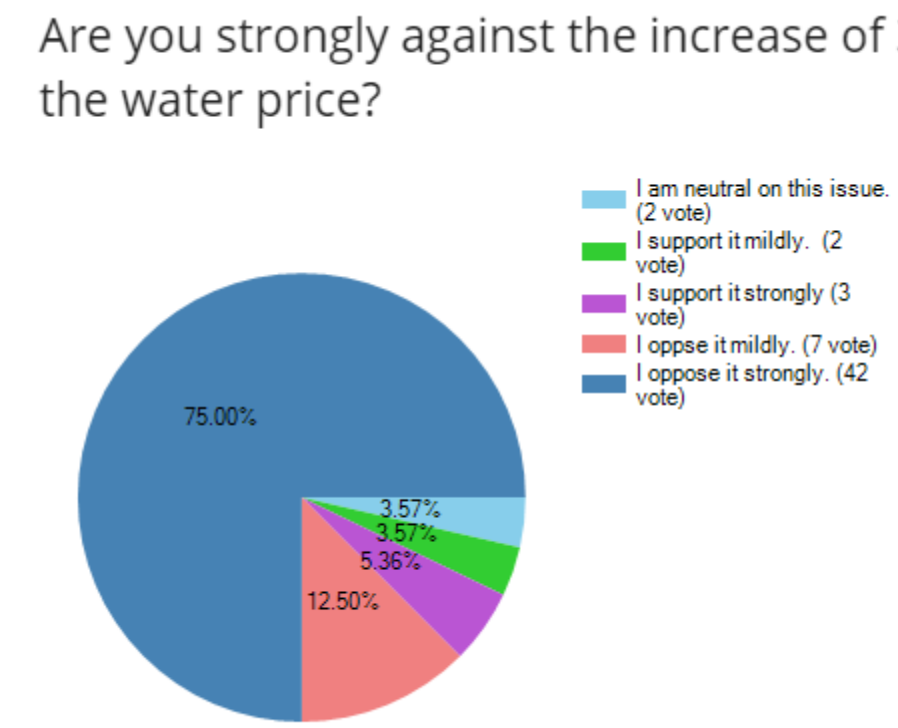
Closed issues

After completing the voting, the user is presented with a list of the recently closed issues.

Issues that have closed recently

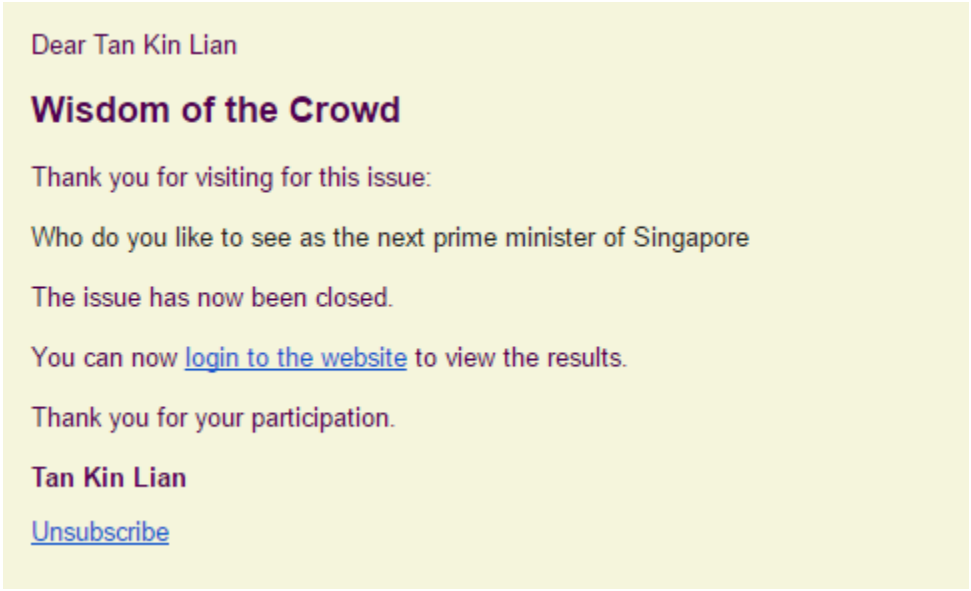
	Date	Title	Vote
View	13 Mar 2017	Among these ministers, who do you dislike the most #1	55
View	13 Mar 2017	Among these ministers, who do you like most #2	54
View	13 Mar 2017	Among these ministers, who do you like most #1?	55
View	13 Mar 2017	What are your views about the property market over the next two years?	60
View	13 Mar 2017	Are you happy with the performance of PM Lee Hsien Loong	50
View	12 Mar 2017	Are you strongly against the increase of 30% in the water price?	56
View	12 Mar 2017	Do you accept the impending increase in the price of water of 30%?	50
View	12 Mar 2017	Why does the government want to increase the price of water by 30%?	58
View	09 Mar 2017	Should Singapore change its policy on National Service?	51
View	09 Mar 2017	Which country is most important to Singapore over the next 5 years?	55
View	09 Mar 2017	Who will emerge as the strongest economy over the next ten years	52
View	09 Mar 2017	Do you expect the Singapore economy to do well in the future?	46
View	09 Mar 2017	Who do you like to see as the next prime minister of Singapore	45

The user can click on “View” to see a chart showing the breakdown of the votes according to the choices.



View Result

When each topic is closed, the participants receive the following email.



Dear Tan Kin Lian

Wisdom of the Crowd

Thank you for visiting for this issue:

Who do you like to see as the next prime minister of Singapore

The issue has now been closed.

You can now login to the website to view the results.

Thank you for your participation.

Tan Kin Lian

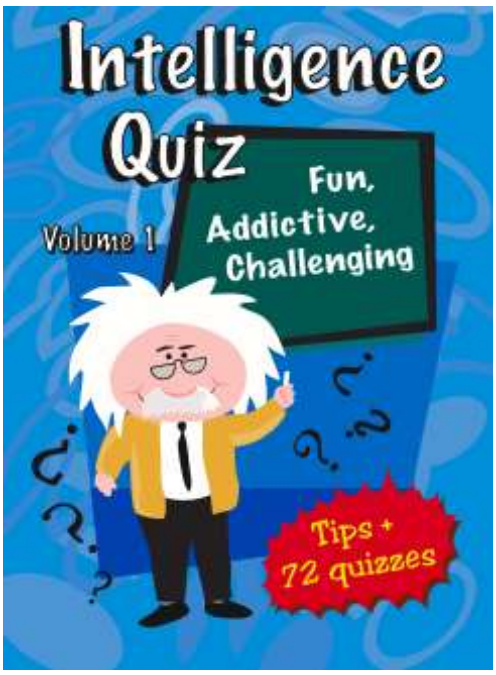
Unsubscribe

They can click on a link in the email to view the results of the issue that they have voted on.

Prizes for participants

I provided a prize to each participant who votes on 5 or more issues.

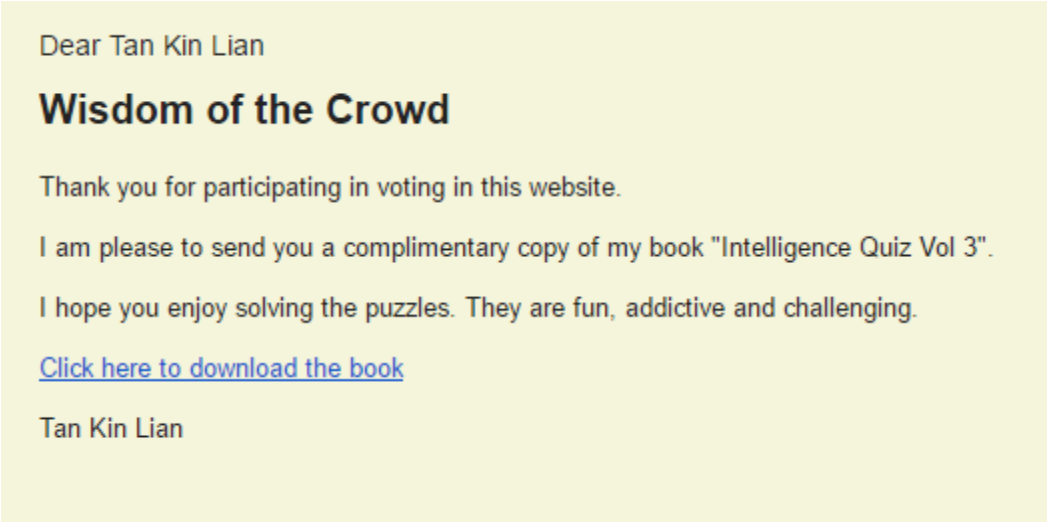
The prize given during the launch was a PDF version of the "Intelligence Quiz Vol 1"



I created this book to contain 72 puzzles based on the format of a famous quiz that was purported to be created by the scientist, Dr. Albert Einstein.

About 200 people won this prize during the first week of the launch.

After submitting 5 votes, they receive an email at the end of the day. They click on a link to download the book.



Dear Tan Kin Lian

Wisdom of the Crowd

Thank you for participating in voting in this website.

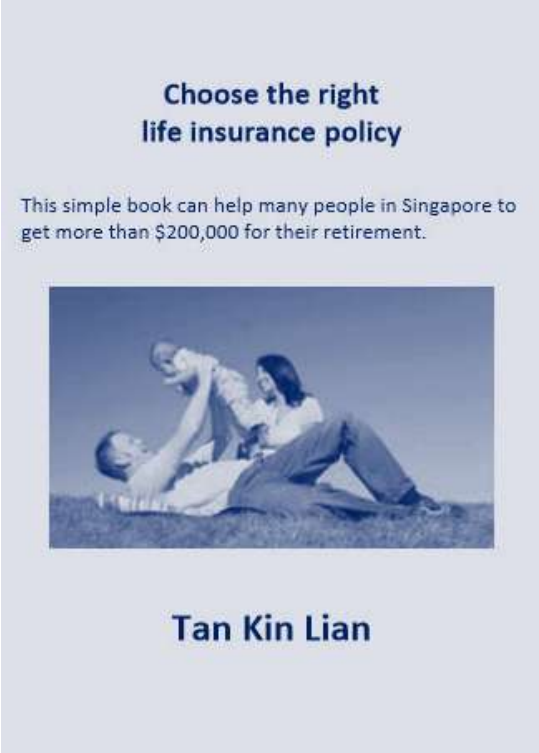
I am please to send you a complimentary copy of my book "Intelligence Quiz Vol 3".

I hope you enjoy solving the puzzles. They are fun, addictive and challenging.

Click here to download the book

Tan Kin Lian

The current prize is a PDF version of the book “Get the Right Life Insurance Policy.



I wrote this book to explain how to select the right life insurance policy.

I explained the difference between buying a life insurance policy for protection and as an investment.

I also explained how to find out if the policy provides a good return on the investment and how to find a better investment option compared to a life insurance policy.

Many people are interested in this topic. I have explained it in simple terms in the book.

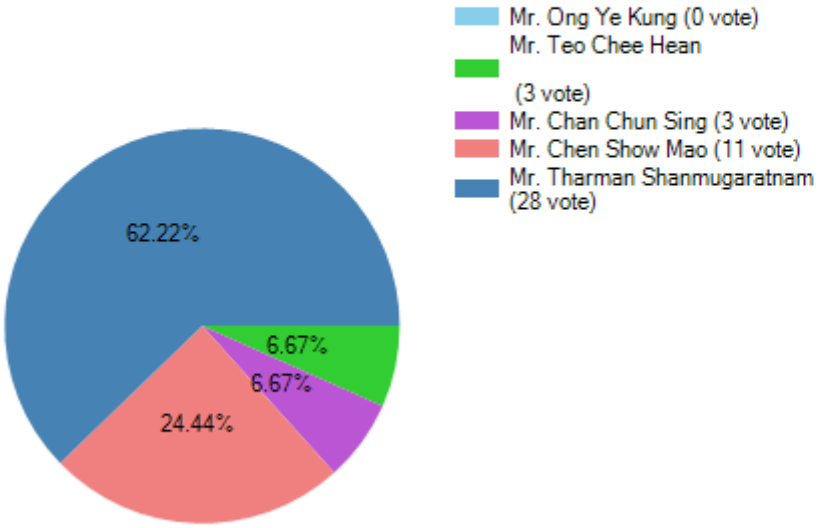
The participants who already won the prize at the launch are eligible to win this new prize by submitting another 5 votes.

Results of voting

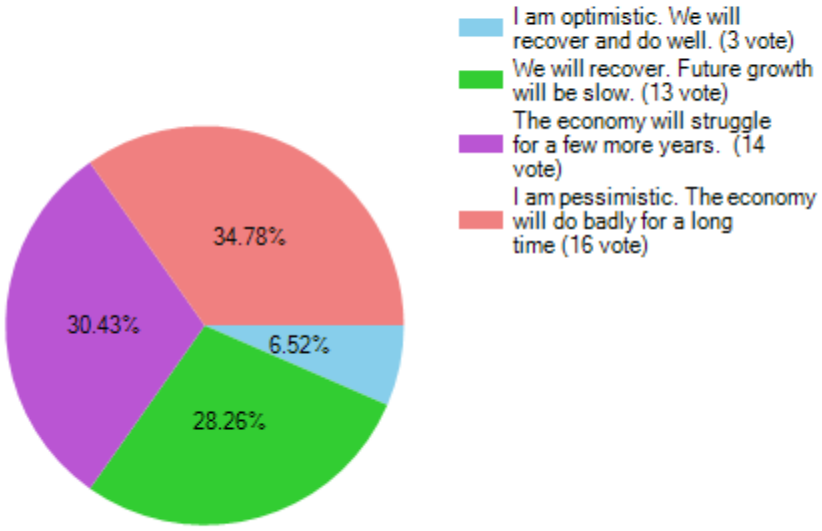
Here are the results of some of the issues that have closed recently.

Date	Title	Votes
9 Mar 2017	Who do you like to see as the next prime minister of Singapore	45
9 Mar 2017	Do you expect the Singapore economy to do well in the future?	46
9 Mar 2017	Who will emerge as the strongest economy over the next ten years	52
9 Mar 2017	Which country is most important to Singapore over the next 5 years?	55
12 Mar 2017	Should Singapore change its policy on National Service?	51
12 Mar 2017	Why does the government want to increase the price of water by 30%?	58
12 Mar 2017	Do you accept the impending increase in the price of water of 30%?	50
12 Mar 2017	Are you strongly against the increase of 30% in the water price?	56
13 Mar 2017	Are you happy with the performance of PM Lee Hsien Loong	50
13 Mar 2017	What are your views about the property market over the next two years?	60

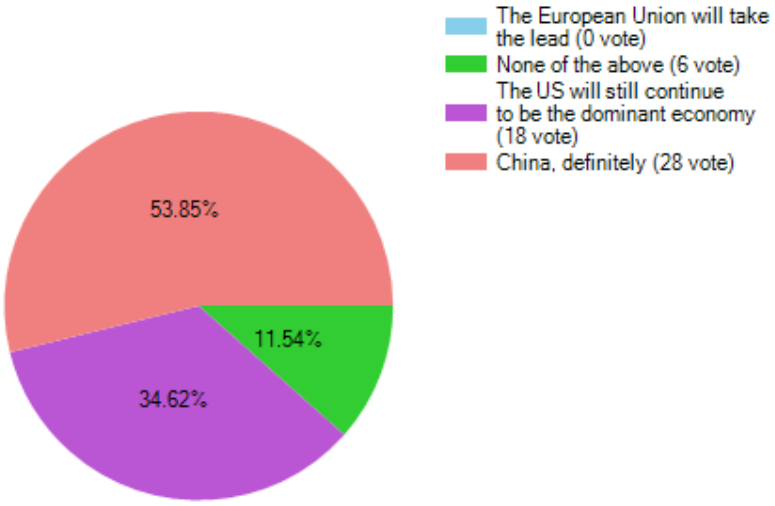
Who do you like to see as the next prime minister of Singapore



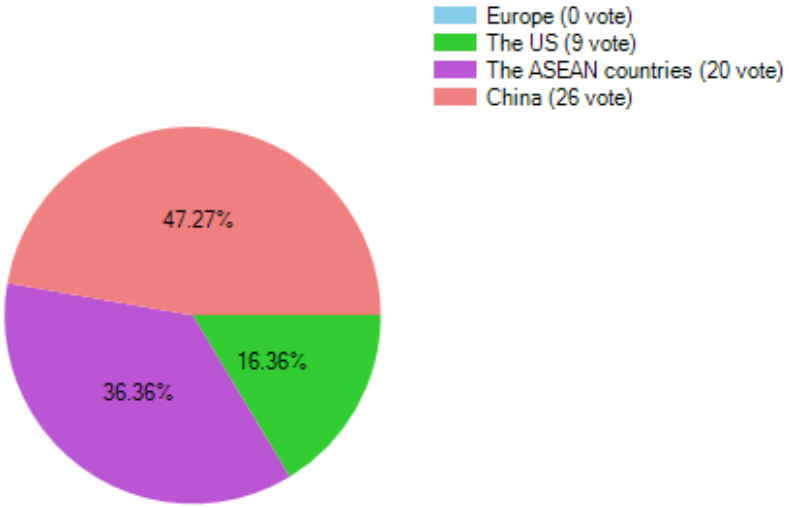
Do you expect the Singapore economy to do well in the future?



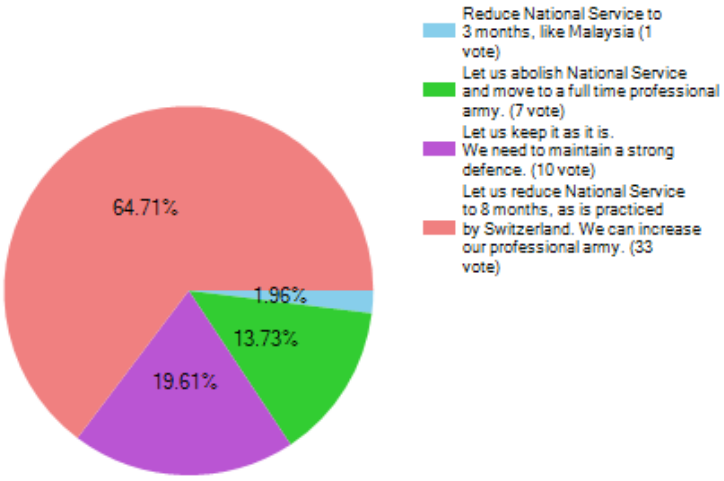
Who will emerge as the strongest economy over the next ten years



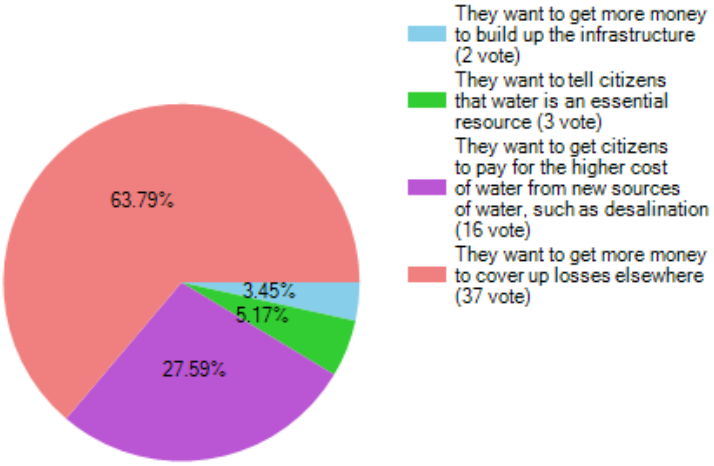
Which country is most important to Singapore over the next 5 years?



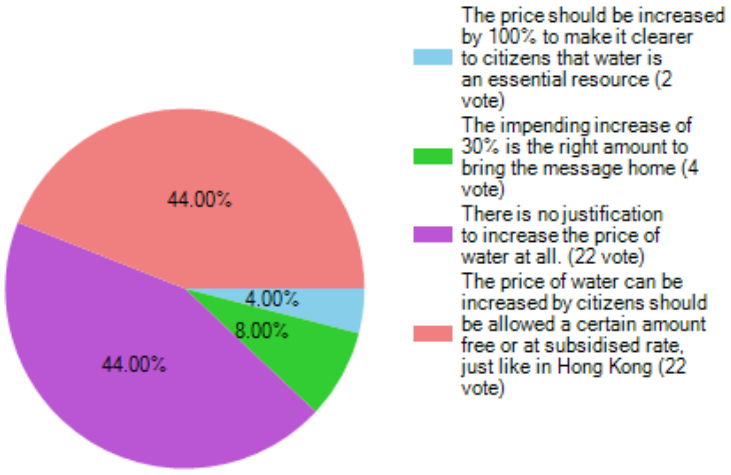
Should Singapore change its policy on National Service?



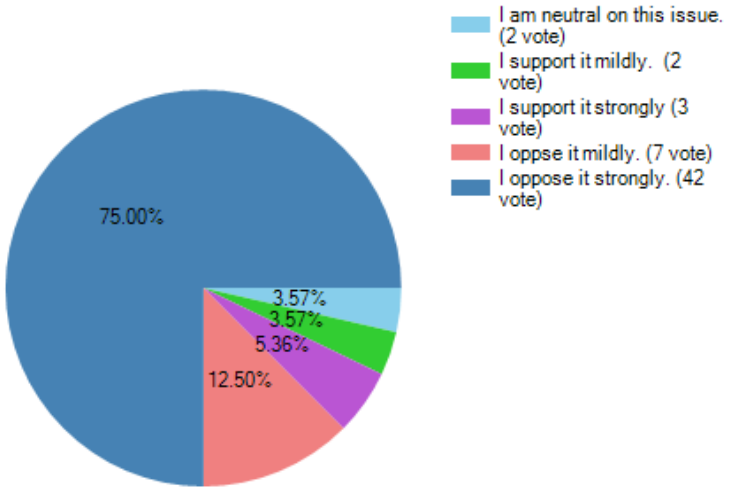
Why does the government want to increase the price of water by 30%?



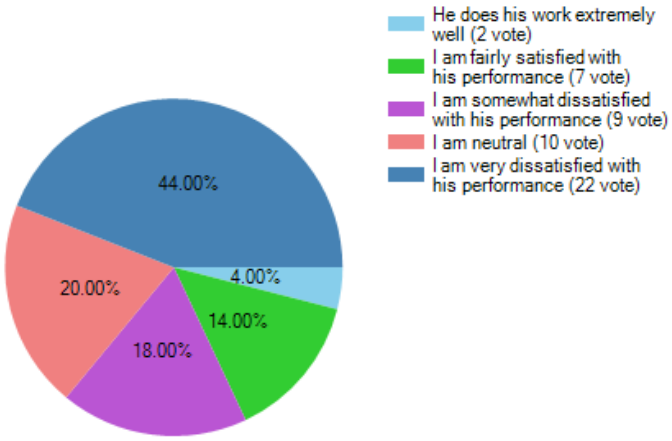
Do you accept the impending increase in the price of water of 30%?



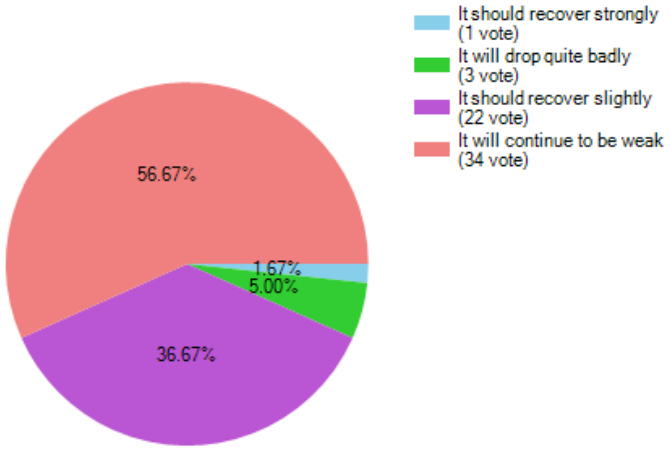
Are you strongly against the increase of 30% in the water price?



Are you happy with the performance of PM Lee Hsien Loong



What are your views about the property market over the next two years?



Conclusion

Statistical aspect

The results from any statistical survey should be interpreted with caution. This statement also applies to this online platform.

There are inherent biases:

- In framing the issue and the choices
- In the profile of the participants

If the issue is framed fairly and the participants are neutral in their views, the results from 50 votes can be quite reliable and useful.

Learning experience

I have spent two years in developing this online platform. I have gained a lot of experience in interacting with the public and in getting them to be interested to participate here.

It has not been easy. But it is fun.

I use Facebook and Google Blogspot as the platforms to market this online platform.

I will continue to innovate and create more useful features in this platform to generate the interest of the public.

Please help me to pass the word around and get your friends to participate in www.wisdomofthecrowd.sg

Tan Kin Lian
March 2017

What others say

To be added later