



Singapore Pools chief executive Seah Chin Siong says one of his career highlights as head of Singapore Pools was making use of the group's IT resources to help in the digital transformation of charities in Singapore. He will take over as president and chief executive of the Singapore Institute of Management starting from May 1. ST PHOTO: JASMINE CHOONG

InGoodCompany

Singapore Pools CEO's new bet: Uplifting workers pool

Set to helm SIM, lottery firm's chief hopes to help workers be more competitive in region



Ravi Velloor

Associate Editor

A few weeks ago at a golf club in Yishun, a member walked in, fretting that an unknown person had knocked into his car, denting it. Instantly, several fellow members asked for his car plate details to buy 4-D tickets with the matching number.

As it turned out, they struck a winner, a consolation prize paying out more than \$6,000 which four members duly shared. Separately, the owner of the other vehicle turned up, offering to pay for the repairs. This had been one lucky day, agreed the member's friends.

Asians can never resist a little flutter. Whether it is the aggressive pursuit of luck by Chinese, or Indians who consider gambling essential to enjoy their biggest festival, the temptation to punt – whether on lotteries, horses, football or simply on which side a piece of footwear kicked into the air will land – is irresistible.

Singapore Pools chief executive Seah Chin Siong is aware of that instinct. As a boy growing up in Kampong Chai Chee, he and his lorry-driver father were not above putting down a little wager themselves.

"Gambling is not going to go away," he told me recently. "We at Singapore Pools work with different agencies to ensure that at the end of it, even though this activity will not go away, society benefits from our surpluses. Our very existence is a net value positive to the community."

Singapore Totalisator Board (Tote Board) Group, which owns Pools, reported turnover from lotteries and sports betting of \$7.4 billion in the year ended March 2018, the latest figures available. It paid out \$5 billion in prizes, and \$1.8 billion in betting tax to the Government, as well as \$47 million in commissions. The island is dotted with landmarks that Pools has helped fund in the hundreds of millions, including Gardens by the Bay and National Gallery Singapore.

Pools was set up shortly after the separation with Malaysia to

mitigate the impact of illegal gambling and its attendant issues, including law and order and problem gambling. It began offering Toto, the six-out-of-49 lottery game, in 1968. Singapore Sweep, the seven-digit pre-printed sweepstakes game, followed in February 1969, and 4-D in 1986.

Sports betting was started in 1999 and includes the latest, horse racing, which began this year.

"I realise the wisdom of what Lee Kuan Yew meant when he said that 'we must deal with the world as it is, not as we wish it to be'," says Mr Seah, who turned 55 this month.

"We see ourselves as part of a bigger system where we mitigate the impact of gambling by having safeguards when compared to illegal operators who do not offer such safeguards. Together with Hong Kong Jockey Club, Singapore Pools is certified with the highest form of responsible gaming standards in Asia-Pacific. We want to protect all those who gamble in Singapore with safeguards at every touchpoint, whether in the terrestrial or online space."

I am curious to know how gambling is evolving, especially with so much going on over the Web and what new products to

expect from Pools, now that horse betting has come on stream.

Mr Seah is cautious in response, saying research is ongoing on the size of the market, with numbers being validated. Whatever is done, ultimately, will be shaped by how things are shaping up in the broader world of gambling.

"Sports betting continues to grow, but the eventual form is still unclear," says Mr Seah, who adds that he was crazy about the game during his school years at St Stephen's and St Patrick's. "In what form and shape, we have to figure out and fine-tune accordingly. Football is big, lah, everywhere. Numbers are showing it is a growing space. It will continue to be the main product moving forward."

Pools is also looking at other trends, such as e-sports. A lot will depend on the size of the shadow market and whether it is judged to pose harm to society. In any case, every response is discussed with the Tote Board and regulators.

"Because of technology, illegal operators are very ingenious," says Mr Seah. "They leverage it to create new products such as downloadable apps that simulate jackpot machines. Some of it is pseudo-gambling, with apps that

dispense luxury items instead of cash."

I ask what he thinks of the Government's recent decision to extend casino licences while simultaneously raising the levy. It is a question, he says, that is best answered by the Casino Regulatory Authority. For his part, since gambling cannot be wiped out, the issue is how best to turn it into a net positive for the nation. That said, he acknowledges that a weekly or monthly lottery and playing at the casino denote different levels of intensity.

"For lottery, you must wait for the results after placing your bets, whereas playing poker at the casino is instantaneous," he points out. "How do we then cater to this and translate it to better social-economic outcomes? This is more a question for our policymakers."

While he would not mind getting hold of the extra levy, the fact is, all that money goes directly to the Tote Board, he adds, laughing.

Still, at some point, fun can risk turning into an addiction. What happens then?

Mr Seah admits that this is not an easy question since the issue is complex, and this has vexed

policymakers for a long time. An infrequent gambler could still be having a problem compared with a frequent punter if his income levels are low. Besides, customers have to be treated as adults making responsible decisions too.

Pools, he says, consults with experts, clinical psychologists and counsellors, and is also plugged into the global community on the issue.

"We are looking at different ways to identify and at least feedback to our customers about their own gambling patterns and behaviour," he says. "When customers open a betting account, they must set a betting limit for themselves so we can trigger the thought to remind them that this is 'just for fun' and not a money-making venture. When customers log in, they are aware of their spending."

An accountancy graduate from the National University of Singapore who spent long years at Arthur Andersen, later to be known as Accenture, Mr Seah was brought into Pools by its legendary former CEO, Mr Tan Soon Nan, as he cast about for a successor. Joining Pools in 2012 as deputy CEO, he was handed the reins three years later.

His early priority was to restructure Pools to position it for the initiatives he wanted to see pursued, which included going beyond merely being a not-for-profit firm that channelled its surplus to the Tote Board and instead, create value for the community. Getting staff to understand not just the gaming business, but also the business of helping the social sector was no easy task – "Sometimes money can't help when you don't have the capabilities."

A conversation he had with Community Chest executive director Ng Ling Ling proved instructive. "I said: 'If there is one thing Pools can do for you, what will it be?' And she replied: 'Digital capabilities. Our charities struggle to have good IT people and systems, and they are also vulnerable to cyberthreats,'" says Mr Seah.

The Pools CEO went back to his office and examined his own infrastructure, the retail networks around the island that are supported with IT systems, its two data centres, and came up with the idea of making these available to the more than 2,500 charities on the island. This was how it came to launch iShine Cloud, a software service meant to assist the digital transformation of charities. It was launched last July at the Social Service Sector Forum. Ten charities are already on board, and more are joining.

Recent cases of compromised data systems in Singapore and the rising number of cyber-hacking cases have led Singapore charities to recognise that they need stronger technical infrastructure, he says. "This was one of the highlights of my Pools' journey – to make something happen that was not there before."

His other high came in the learning space and to prod Pools – comfortable in its monopoly position – to be a learning organisation and to stay relevant in a highly digital world that is erasing traditional boundaries. This led to the Learning Festival. Introduced in 2016, it was a two-day programme that includes design thinking, big data, and personal thinking and personal productivity.

Four learning festivals have been held so far, with rising levels of participation. This year, Pools invited its social sector partners, and more than 50 charities turned up. The festivals also make sound business sense.

"If we are to prevent Singaporeans from seeking illegal gambling, our people need to develop a deep understanding of digital space to better engage our customers and ensure they gamble responsibly," says Mr Seah.

With his deep emphasis on continual learning, it was not surprising that Mr Seah did not wait long when he was offered the position of president and CEO of Singapore Institute of Management (SIM), his new position starting from May 1. The offer came via SIM governing council chairman Euleen Goh, and the opportunity of helping to raise the potential of workers and to lead them to better-paying jobs was too tempting.

Organisations are aware that to remain competitive, their employees must learn on the fly and the pedagogy must change. It is not always possible to give staff time off for a degree and return to their roles. That makes it critical to embed learning into the current role. "There are no answers yet (to the disruption being witnessed), but the excitement is in working on the answers," he says. "SIM can make a difference by making the workforce more competitive in the region. That is my hope and aspiration."

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Fast facts

THE CEO

Mr Seah Chin Siong, 55, is chief executive of Singapore Pools and CEO-designate of the Singapore Institute of Management.

Prior to joining Pools in 2012, he was founding CEO of IDA International, managing director of Accenture's public service operating group for Asia-Pacific, and country managing director of Accenture Singapore.

Mr Seah is co-chairman for industry at the Responsible Gambling Forum and chairman of the executive committee of the Asia-Pacific Lottery Association. He has an accountancy degree from the National University of Singapore.

His wife Joyce volunteers at the Infant Jesus Homes & Children's Centres. They have two children: Gerald, 26, a lawyer, and Rachel,

20, a third-year medical student.

THE COMPANY

Singapore Pools was set up in 1968 as a not-for-profit organisation that channels its surplus to its owner, the Tote Board, to fund worthy causes that benefit Singaporeans. It has a staff of 750.

Singapore Pools offers the six-out-of-49 lottery game Toto, Singapore Sweep seven-digit sweepstakes, and the 4-D lottery game.

Football and motor racing were added in 1999 and horse betting in January.

Pools' direct contributions to Singapore's infrastructure include the first National Stadium (\$15.4 million), Singapore Indoor Stadium (\$45 million), Esplanade – Theatres on the Bay (\$409 million), PUB's ABC Waters Programme

(\$200 million) and Sungei Buloh Wetland Reserve (\$50 million).

Significant combined contributions through Tote Board Group (comprising Tote Board, Singapore Pools and Singapore Turf Club) include Gardens by the Bay (\$420 million) and National Gallery Singapore (\$432 million).

Last July, it set up iShine Cloud as a charity to provide other charities with an affordable and integrated suite of sector-specific solutions via a secure cloud-based information technology platform.

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