

## Philantopedia podcast

**Speakers:**

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Robert Gardiner, Co-Founder and Operations Counsel, Prestasi Junior Indonesia  
Jendry Hutama S, Relationship Manager, Corporate and Institutional Banking, HSBC Indonesia

**[Nuni]** Hello listeners.

Welcome to the Philantopedia podcast.

This show is a space for casual conversation where we raise various issues, with a focus on sustainability and inspirational initiatives that have a real impact in their field.

The podcast is supported by HSBC Indonesia, and I'm your host, Nuni Sutyoko.

On this episode of Philantopedia, we're going to discuss experiential learning.

This is an approach to learning that doesn't just focus on theory but goes straight to real practice.

Well, today, we have two speakers who have a unique perspective on this topic.

First, we have Rob Gardiner, Co-Founder and Operations Counsel of Junior Achievement Indonesia.

Second, we have Jendry Hutama, who is my colleague.

Jendry works in Corporate and Institutional Banking and is also an alumnus of HSBC's Future Skills Business Case Competition programme.

He will be sharing his experience directly with us.

Rob and Jendry, welcome to Philantopedia with HSBC.

We're going to talk about future skills, education and the best way for Indonesian children to learn.

Rob, you've been doing this for so long. How many years has it been?

**[Rob]** Over 20 years.

**[Nuni]** More than 20 years? And before, don't forget you were a teacher.

So, there must be something in you, your passion.

I mean this, how can we transmit your passion to others, teachers or other individuals?

**[Rob]** Thank you, Nuni.

I just like to, like I said a little earlier, like to keep young.

And one way of keeping young is working with young people, working with students.

It's very vibrant they have new ideas and it's very enjoyable, I enjoy that.

**[Nuni]** And how about you, Jendry, what's your... I mean you've had a fantastic journey with the beginning of school, then continue participating in many competitions, must be active on campus.

And now you're a bright, up-and-coming banker here, you know.

And no, he's one of the..., also, the thing that I love most about the fact that he is indeed giving back.

You might be a successful banker, but how to have elements of philanthropy inside yourself?

**[Jendry]** Thank you, Nuni.

For me, I always remember what my mom told me, "Don't forget your roots."

That's one of the reasons why I love giving back.

I joined the HBSC Business Case Competition (BCC) as my first competition, and after that, I joined many others.

It started there, so I began to enter competitions and dabbling in others.

The values it brought have prepared me for the working environment, even now, so I appreciate that.

I feel like I need to give back to the community and contribute not just to students but also to the campus.

Outside of being an HSBC mentor, I also became an external coach for them (to teach business).

It feels great to give back and encourage my colleagues to share our experiences with others, and it starts from there.

How fun it is.

The students love it when HSBC people join the volunteers with them; they're so excited about that.

And start from there, my colleagues get excited too.

**[Rob]** Imagine this, Jendry, a Junior High School in Jakarta, they almost never have volunteers coming in to work with them.

You and the team from HSBC come in and support student learning... unbelievable!

It's inspirational for them, actually.

**[Jendry]** For them it's something different, and they are very happy when adults, who are professionals, come to visit them and share things that they don't know yet.

It's really exciting for them.

**[Rob]** Maybe they get bored with their teachers something...

**[Jendry]** ... and they can ask questions they might not ask their teachers.

**[Nuni]** And maybe it's good for the educators and teachers, too, Rob, when we do these things.

**[Rob]** They have an opportunity to learn about money management.

Since they may not be managing their finance well.

(Now), they have the knowledge to do so and can pass it on to this year's students and next year's students.

So, there are many programmes.

We don't have too many for financial literacy now because the mindset has shifted towards digital technology.

So, now we have a lot of programmes for AI, machine learning and others.

A programme for AI integration in the delivery of the national curriculum in Indonesia is a need for every student, every teacher and every school to have as a component of their learning.

There are 52 million elementary to high school students in Indonesia.

**[Nuni]** That's across Indonesia, and it includes vocational high schools (SMK) too.

**[Rob]** The level from elementary to high school and SMK is very important because we have to integrate digital technology into the learning pedagogy framework.

They have to get ready for work after finishing school.

Usually, after high school, they go to college, but vocational high school students must be ready to work.

**[Nuni]** Yes, their journey is different.

One thing I've noticed is that kids these days want more practice.

For them, using textbooks and only studying in a classroom is very boring.

**[Jendry]** Yes, that's true.

**[Nuni]** We were talking about experiential learning.

What exactly is it, Rob?

I hear that often.

**[Rob]** Experiential learning gives them control over their learning.

It used to be that in Indonesia and many other countries, there was a traditional pedagogy where teachers would provide information using a didactic methodology.

Students could learn, retain, and use that information on the national exam in Indonesia.

Now there is an opportunity to integrate experiential learning into the independent curriculum (Kurikulum Merdeka) framework in Indonesia.

Experiential learning is better, and they have an opportunity for reflection.

Reflection, which is understanding what I have learned, is a very important component of experiential learning, as is retention.

**[Nuni]** Jendry, what was your most memorable experience in either high school or college?

**[Jendry]** For me, the experiential learning that Rob mentioned was the HSBC Business Case Competition (BCC).

**[Nuni]** Business Case Competition.

**[Jendry]** I think that was when Junior Achievement Indonesia arranged the event, in 2014.

**[Nuni]** At that time, it was Binus (University) students who became the committee, right, Rob?

Which is your (Jendry) alma mater?

**[Jendry]** For me, that was a very good experiential learning for myself.

As Nuni said, in college, it's mostly about textbooks and tests, and you get bored after a while.

You also listen to what the lecturer shares, but in the end, what we need is practice.

As a student, I didn't have much exposure to practice.

Most of the practices were internships or through competitions.

The format of the HSBC competition was a bit different because we were given a real-life case of a company that we needed to solve within three hours.

So, it was a really interesting experiential learning for me because I think it was my first time joining a business case competition.

And it's really learning there.

It's real learning—a real-life case with the knowledge we have.

That's one of the most memorable experiential learning experiences I've had.

**[Rob]** And you know, Jendry, you retain what you learn, right?

It was a couple of years ago, but today, you still remember it.

**[Nuni]** You know what's interesting?

I even read it on your LinkedIn it's a real full-circle story for him.

He participated in the competition, and last year, he mentored the team that ended up winning and going to Hong Kong.

**[Rob]** So you're giving back.

**[Nuni]** And paying it forward. Still on the subject of experiential learning, at Junior Achievement Indonesia, there is also a company visit programme, or what is the name of the programme where students can do something like an internship, but not like a college kid's internship?

**[Rob]** For 12 years, we collaborated with HSBC on the 'More than Money' programme for Junior High School students in Indonesia.

It's amazing because we don't just focus on schools in one area. We go to many cities in Indonesia, like Kudus, and other cities, and give Junior High School students a chance to learn about managing finances through an experiential learning programme.

**[Nuni]** How can you do experiential learning for finance?

Are we shopping or what?

**[Rob]** Yes, we had an activity like that a few years ago. Students would have some money and have to go to the supermarket and buy the most effective products.

But back to the question, they can set up a budget for a month.

There's a section for revenue and one for expenses for a month, and they sit down and work it out.

They ask their family members how much money they spend on electricity for a month and how much money they have coming in, and they see if they can cover those expenses.

After they finish, they can analyse and reflect.

**[Nuni]** This is for elementary or Junior High School students?

**[Rob]** Yes, it's important because they can go back home and speak to their parents and family about what they have learned about budgeting at school.

They can transfer that knowledge from school to their families

**[Nuni]** It's important to have the basics of financial literacy, no matter what job you end up with.

Now, Jendry, you interact more with students, and you have a different kind of financial capability and education.

Tell us about what you have done with students.

Rob told me about elementary school children and budget management, but I'm assuming that, especially in Corporate Banking, Jendry, we're talking about how to manage millions or trillions of dollars of a company?

**[Jendry]** Maybe I'm sharing more of our experience with the students.

So, when they ask what a corporate banker actually does, maybe we're not just talking about lending money or putting money away.

**[Nuni]** We know that's part of it.

**[Jendry]** But it's beyond that.

We're basically helping clients manage their working capital and maximize their liquidity.

Those are the kinds of perspectives we're sharing with the students, so it's financial literacy in practice.

It goes back to experiential learning.

They think a bank is about putting money in or borrowing money, but again, it's beyond that.

**[Rob]** It's the same concept but on a higher level.

**[Nuni]** Jendry, your level is on a multimillion-dollar company, while the household is a lower level.

**[Rob]** Yes, that's right, but it's important for the future too.

**[Nuni]** You're absolutely right.

Jendry, you often meet with students, and Rob, you also work with a lot of college students.

What do you see in their eyes as future leaders?

Does this generation have passion and resilience, especially with the challenges the world is facing right now?

**[Rob]** What Nuni said about resilience is very important.

Resilience is very important to them because there are many challenges now with social media and the economy.

They can't escape it.

It's also a temptation to manage their money.

So, it's important that we provide education, no matter what level they are at.

Even at the university level, they still need education about managing their money and looking forward to the future as well.

Even though they are smart with AI, machine learning or robotics, they still need money management skills.

**[Jendry]** They still need the basics.

Maybe you make it more foundational that the important things are resilience and persistence.

I can also say that the experiential learning from the HSBC BCC is where you get those values.

Students who join the BCC can get resilience and persistence from the competition.

It's a real-life case where you face a real problem, and you need to provide a solution.

I feel that the competition I joined with HSBC built a bridge for me to build my foundation for my career right now.

**[Nuni]** Wow, that's fantastic.

**[Jendry]** Again, there's AI and machine learning, but persistence and resilience are the basics, the foundation of what makes a person.

**[Nuni]** I think experiential learning is something that can't be obtained in the classroom.

**[Rob]** Yes

**[Jendry]** Yes

**[Nuni]** So, I mean, you look at all the students you've been with.

With all due respect to what they get from their educators, what are the kinds of things that they really can't get from the classroom?

**[Jendry]** What you can't get from a classroom is a real-life case where you need to solve everything within three hours, and you're in a locked room.

There's no internet access.

You have no external sources.

You have to rely on whatever you have learned.

You have to put it all together and provide the solutions within three hours.

There must also be teamwork with your teammates, the other three students.

You have to build chemistry with them, agree on something, concur with the decision with your colleagues, you have to provide the solutions and prepare the deck.

I think all those things need good teamwork, persistence and resilience.

Which is really important (values) from the programme.

**[Nuni]** So, Rob, can all schools and all educators instil all that?

Do you not have to wait for outside help for schools?

**[Rob]** The focus of Junior Achievement Indonesia is 'leave no one behind'.

But with 52 million individuals, it's very difficult to accomplish that.

So, we can do what we can with the resources we have available, and every partner we work with is very passionate about what we do.

The work we do with HSBC and other organisations to improve the resources of teachers and schools and the ability of students to learn is extremely important, and we are doing that across the country.

**[Nuni]** We are coming to the end of our discussion.

Let's start with Rob.

What are your words of wisdom for our future leaders, for the children of today's generation?

**[Rob]** There's so much I could say.

I'll keep it very short.

**[Nuni]** Just one sentence.

**[Rob]** Continue to move forward.

The integration of digital technology is very important, but don't forget about basic considerations such as financial literacy, financial management, numeracy, and many other aspects as well.

So do not focus on digital technology, don't let that drive everything.

Many other aspects make up the whole person.

**[Nuni]** Maybe don't be dependent on AI.

**[Rob]** It's important, but it's not everything.

**[Nuni]** You and I are in a certain generation now.

But, Jendry, you're in the middle of it, where you can understand the kids who are using AI right now.

How about you, Jendry?

As a millennial, what's your message for your generation and others?

**[Jendry]** Stick with existing technology, but you still need to be resilient and persistent, and don't be complacent.

**[Nuni]** That word 'resilient' is so important, isn't it?

Okay, gentlemen, thank you so much for joining me.

Thank you very much.

Hopefully, this was enjoyable for you.

So, listeners, hopefully this episode was useful, and let's remember that we all have a role in shaping a more resilient and inclusive future, no matter how small the contribution.

Don't miss the next episodes of Philantopedia with other inspirational stories.

See you!