

## The Filipino character strength of *utang na loob*: Exploring contextual associations with gratitude

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### Abstract

The goal of this study was to examine these two values (*utang na loob* and gratitude) in terms of how they are understood by Filipinos and how they are manifested in the hope of delineating meanings and establishing links between the two construct. Using qualitative responses of Filipino respondents regarding their conception of *utang na loob* and gratitude, the following descriptions were identified: *pagkilala* (acknowledgement), *pagtutumbas* (reciprocity), and *panlipunang gampanin* (social responsibility) as conceptual meanings for *utang na loob*; and *pasasalamat* (thankfulness) and *pagtutumbas* (reciprocity) for gratitude. Reciprocity being found to be shared by two concepts was also analyzed and contextualized.

**Keywords:** utang na loob (debt of gratitude); gratitude; acknowledgment; reciprocity

## The Filipino character strength of *utang na loob*: Exploring contextual associations with gratitude

### 1. Introduction

In Enriquez's conceptualization of Filipino social behaviors, *utang na loob* came out as one of the values that surfaces when interacting with another person (Pe-Pua & Protacio-Marcelino, 2000). Being a cultural value (Dancel, 2005), it is shared by Filipinos and given importance, especially in trying to maintain the relationship with a person who have been showing good deeds and intentions. While it is believed that *utang na loob* is indebtedness (Deloso, 2007), it is understood to be non-repayable and the demand to be acknowledged and recognized becomes an underlying expectation from the receiver and not the provider. This understanding of *utang na loob* illustrates that it may be both conditional and unconditional in nature. It is unconditional in the sense that doing good behaviors to others does not require something in return that may be equivalent or perceive to equal the demonstrated good behaviors (Dancel, 2005). It is at the same time conditional because of the implicit expectation that the good behaviors done will be continuously present at the consciousness of another individual and will be repaid later (Deloso, 2007). Consequently, *utang na loob* is supposed to function as a bolster of interpersonal relationships and ensure that bonds become stronger (Leon, 1987; Ladia, 2003), especially in a parent-child type of relationship (Gorospe, 1966; Bauzon, 1999). In this nature of relationship, the child is expected to show *utang na loob* by helping the parents in taking care of the other members of the family especially the younger siblings. Because of this nature of *utang na loob*, being not repaid directly, Dancel (2005) identified it as a source of motivation of Filipinos to do good things to others and is described to be a pillar of *kagandahan ng loob* (an inner sense of meaning to do good).

In many researches, gratitude had been used a tentative English translation of *utang na loob* (i.e. Fuentes, 2001; Deloso, 2007) in order to provide a conceptual handle, especially among foreign researchers. While there could be similarities between them in terms of their behavioral indicators, indigenous researchers have also argued about their differences, accounting for the value system that is found within the realm of one's culture (Gorospe, 1966; Dancel, 2005). In particular, Dancel (2005) differentiated *utang na loob* with gratitude in with regard the degree of emotionality. In his description, *utang na loob* can be an emotionally charged and may be interpreted within the continuum of being either positive or negative while gratitude is almost associated with positive emotions (Emmons & Shelton, 2002; Magno & Orillosa, 2012). In his study, *utang na loob* is considered more emotionally intense than gratitude.

Conceptually speaking it appears that both *utang na loob* and gratitude are similar with one another in two aspects. First, both of them spring from the good deeds by another person. This good behavior can be manifested through lending monetary debts (Deloso, 2007; Fuentes, 2001), services (Fuentes, 2001), or prayer that is answered (Gorospe, 1966). While the second aspect centers on the element of reciprocity after a good deed has been done.

In the context of *utang na loob*, the reciprocity has been described in several forms. For example, Gorospe (1966) extended the aspect of reciprocity of *utang na loob* in the relationship with God. When God intervenes and answered one's prayer, Filipinos feel that God expects them to reciprocate the granting of request by extending help similar to what God did. For Bauzon (1999), reciprocity within the context of *utang na loob* is expressed through the sharing one's income with his or her parents, especially with one's mother. In the executive report of Brown, Gardner, Stine, & Valdes (2009) for the Institute for Global Leadership, they described the reciprocity of *utang na loob* as a form of obedience to the one granting favors, requests or good deeds.

Similarly, studies on gratitude also presented the dynamics of reciprocity. Tsang (2006) found out that

grateful feelings toward the benefactor are used as bases in reciprocating the favor received. On the other hand, Alspach (2009) asserted that reciprocity in gratitude can be done to other individuals, like a surrogate, representative, or anyone who may be found suitable for this purpose. Emmons & Shelton, (2002) identified the reciprocity-gratitude link as permanent faithfulness and obligation.

Based on the studies presenting *utang na loob* and gratitude being similar in a multitude of ways, this study aimed to further understand these similarities. “Exploring contextual associations with gratitude” was used instead of “gratitude in perspective” to emphasize that the goal of the paper was to put forward that though sweeping associations are made between *utang na loob* and gratitude, there are nuances that should be acknowledged because the dimensions of understanding it within the context of Filipino interpersonal dynamics is different from generalizations Filipinos make when gratitude is concerned. And because the works regarding *utang na loob* had been philosophically argued in relation to gratitude, there seem to have a need to revisit and/or to provide new the empirical evidences that will support this claim. Hence, this research provides an updated evidence and empirical argumentation with regard to the association between the two constructs. This study aimed to examine the contexts that overlap and may exist between the two constructs especially in terms of reciprocity. Also, the investigation aimed to provide empirical support in the possible differences in the levels of understanding the two constructs taking into account the context by which they appeared to be different.

## 2. Methods

The study used a qualitative research design. Consequently, the data obtained and analyzed were generally verbal than numerical. Most of the responses were in Filipino since there were restrictions given to the respondents with regard to the manner of responding. Since the goal of the study is to provide contexts in the nature and association of *utang na loob* and gratitude, verbal responses facilitated the achievement of that goal through important nuances in respondents’ responses.

### 2.1 Participants

Forty-two (42) respondents answered an online form posted on a social networking site. The participants were composed of twelve (12) males and thirty (30) females. Ninety-nine percent (99%) of the participants belonged to the age bracket of 15 to 26, while the remaining one percent aged 42. The scope of the age presents the myriad of thoughts in contextualizing the two constructs. The study encompassed two (2) age groups that may reflect affective developmental changes such as those in the adolescence stage (15 – 20) and early adulthood stage (21 – 26), with the adolescence stage representing the development of the perspectives (e.g. delineated meanings for gratitude and *utang na loob*). The early adulthood phase being where Filipinos finish formal schooling and share their salaries with their family members, represents the actualization of perspectives formed during adolescence.

### 2.2 Instrument

The online form, which is composed of four open-ended questions aimed to seek the participants’ understanding of how they define *utang na loob* and gratitude. The following questions were posted:

1. What is “*utang na loob*”?
2. How is “*utang na loob*” manifested?
3. What is gratitude?
4. How is gratitude manifested?

### 2.3 Procedures

The primary source of data were responses to the four questions and probing questions that aimed to

elaborate the initial responses of the participants. Based on the literature search, four (4) open-ended questions were formulated and encoded using an online format. The link was posted in a social networking site, through referrals the online link was spread among internet users. Data gathering took around two weeks to complete with elaborations of answers following initial responses. After gathering data from the online users, the answers were consolidated and were written on metacards. Themes were generated from the combination and delineation of the answers. The data collected were encoded according classifying the contents of the metacards, grouping them into categories that may represent constructs, defining the categories and filtering and re-arranging conflicting and overlapping themes. Lastly, the generated themes were analyzed again by examining the responses that were combined to form it. Validity of the process was ensured by the collaborative process between and among the research team members in discussing the emerging themes.

### 3. Results

Responses of the participants were thematized through culling the similarities of their descriptions and expanding the indicators of *utang na loob* and gratitude. In this presentation of the results, description of the results of the thematic analysis of *utang na loob* then followed by the gratitude are put forth.

#### 3.1 *Utang na loob*

The following themes came out as descriptions of the act of *utang na loob*: *pagkilala* (acknowledgement), *pagtutumbas* (reciprocity), and *panlipunang gampanin* (social responsibility). In terms of the three descriptions, it is the *pagbabalik* (returning of perceived favor) that surfaced in providing more dynamics in the nature *utang na loob*.

##### **Pagkilala (Acknowledgement)**

The beneficiary admits and conforms to the authority of the benefactor the kindness shown when he/she was in trouble. A beneficiary recognizes the benefactor as someone he owes. The one who benefited believes that acknowledging the benefactor's kindness could be a possible way of repaying the favor extended. It is perceived to be a shame on the part of the beneficiary if he or she will not even try to make an effort in valuing the benefactor's kindness.

“Pagkilala ng isang tao sa kabutihang nagawa ng kapwa.” (F, 16)

*(Acknowledgement of a person for the kindness done by others.)*

“Pagpapahalaga sa isang magandang bagay na ginawa ng ibang tao para sa iyo.” (M, 25)

*(It is giving importance to the good deeds that others have done for you.)*

The acknowledgement of the good deeds is usually expressed through constantly being reminded about it. By doing this, the positive behaviors of the benefactor will not be forgotten. The act of conscious remembering keeps the ties of relationship between the parties involved.

“Sa pamamagitan ng pag-alala sa mga tumulong sa'yo.” (F, 23)

*(Through remembering those who are helping you.)*

“Pagtanaw mo sa nagawang mabuti sa'yo ng isang tao.” (F, 18)

*(Looking back to the kindness that another person have done for you.)*

##### **Pagtutumbas (Reciprocity)**

The concept of reciprocity also surfaced and was associated in line with *utang na loob*. This includes the

give-and-take principle between the two parties (beneficiary and the benefactor). Mutual relationship in terms of giving and receiving should be established with the idea that the benefactor might ask a favor that the beneficiary should pay back in return. Consequently, the beneficiary believes that the benefactor granted a request or responded to a favor that is beyond what is expected of him and her, that is why the beneficiary would like to give back the perceived “excess” of what was given by giving something in return. The responses provided a picture of the reciprocal dimension of *utang na loob* that is done as either voluntarily or involuntarily.

*Voluntary vs. involuntary dimensions*

Establishing the process of the give-and-take relationship between the beneficiary and benefactor, the expectation of reciprocity is explicitly or implicitly expressed. When expectations are explicit, reciprocity is somehow expected from the beneficiary and it is automatically felt.

“Parang ikaw sa sarili, pakiramdam mo may utang ka sa kanya na kailangan mong mapalitan.” (M, 21)  
(*It is a personal feeling that you have debt to another person that you need to repay.*)

“Sukling ibinibigay mo sa pinagkakautangan mo ng malaki sa iyong buhay” (F, 17)  
(*It is something you give to people you are indebted of your life.*)

“parang pabor na kailangan mong ibalik o bayaran pag tinulungan ka” (M, 19)  
(*It as if a favor that is considered a debt to pay when another person helped you.*)

This involuntary dimension may also sometimes have negative implications in reciprocating to the good deeds. When the *utang na loob* is highly internalized, that is, the beneficiary feels highly indebted to the benefactor, the latter thinks it to be an obligation to repay the former. The concept of obligation puts the person blinded in terms of how to repay the *utang na loob*.

“Kahit mali ang hinihinging kapalit sa kanila ay ayos lang.” (F, 22)  
(*Even if what is being asked in return is wrong, it is just fine.*)

“Kawalan ng kakayahang tumanggi dahil sa hiya at utang na loob.” (F, 18)  
(*Not having the freedom to refuse because of hiya [shame] and utang na loob [gratitude]*)

*Utang na loob*, on the other hand, can also be conceived as an implicit agreement between the beneficiary and the benefactor. Because the reciprocity of a good behavior is not demanded, it is then perceived to be an altruistic action. The benefactor may not necessarily express the expectation, but the beneficiary *intrinsically* feels the obligation to do good behaviors in return of the favor given by the benefactor.

“Paggawa ng pabor sa isang tao kapalit ng pabor na ginawa niya para sa’ yo.” (F, 15)  
(*It is giving a favor to a person who have done another favor for you*)

“Pag-iisip na kailangan ibalik ang kagandahang loob na ginawa sa iyo.” (M, 17)  
(*It is the thinking of repaying another person for the good things s/he has done for you*)

“Nasa sa iyo kung susuklian mo iyon” (M, 26)  
(*It is up to you if you want to repay it*)

Noticeably, *utang na loob* can be reciprocated through different intangible manners. *Utang na loob* is described as an action that does not have any material equivalence and therefore can be repaid by any monetary

or material values.

“Pagbabalik ng kabutihang nagawa o naibigay sa iyo” (M, 16)

*(Doing the same positive behaviors that have been done to you)*

“Hindi ito matutumbasan ng kahit anong bagay sa mundo” (M, 15)

*(It cannot measure up to anything in this world)*

“Utang na hindi kailanman mababayaran ng pera” (F, 16)

*(It is a debt that cannot be paid by any amount of money)*

Instead, the beneficiary is expected to show positive behaviors towards the benefactor. But that is not the only response expected from the beneficiary, it also includes avoiding imposing harm, physical or psychological, to the benefactor. This behavior is particularly differentiated with people whom the person does have *utang na loob* with. The kindness, respect, and other positive interpersonal behaviors are expressed with extra effort.

“Paggawa rin ng mabuti pabalik sa taong gumawa sa’yo ng mabuti.” (M, 20)

*(It is also giving kindness back to the person who had shown you kindness.)*

“Hindi paggawa ng masama sa taong gumawa ng kabutihan sa’yo.” (F, 15)

*(To avoid doing bad things to the person who had done good things to you.)*

“Maging considerate sa kanya ng sobra-sobra na hindi katulad ng pakikitungo mo sa ibang tao.” (M, 23)

*(You will be extra considerate with that person compared with your relationship with others.)*

### **Panlipunang Gampanin (Social Responsibility)**

The exercise of *utang na loob* is a manifestation of the Filipino cultural values. Some of the respondents expressed their view connected to the concept of being an agent responsible in doing good for transforming the society.

“Gampanin ng bawat mamamayan sa kanyang kapwa na gumawa ng mabuti.” (F, 19)

*(Social responsibility of each person to his people to do good)*

“Dahil nasa lahi ng Pilipino, naipapamalas ito sa ibang bansa.” (F, 25)

*(Because it is innate to Filipinos, we should be proud of it to other nations)*

### **3.2 Gratitude**

In terms of gratitude, the following themes came out in their descriptions of gratitude: *pasasalamat* (thankfulness) and the *kaakibat ng pagpapahalaga* (value-associated). In the conceptualization of gratitude, it is *pasasalamat* that appeared to be central in the respondents’ answers.

#### **Pasasalamat (Thankfulness)**

Gratitude is largely described as a form of showing appreciation to the benefactor. But for the respondents, having a sense of gratitude is more than verbally saying thank you, rather it provides a deeper sense of meaning

for the individual who is showing gratitude.

“Salitang katulad ng pasasalamat ngunit mas malalim ang kahulugan.” (F, 16)

*(Words like thank you but it does have a deeper meaning.)*

“Mataas na antas ng pagbibigay halaga at pasasalamat.” (M, 20)

*(A higher level of giving value and being thankful.)*

Respondents also observed that gratitude poses an underlying appreciation of goodness in others and in oneself. They added that gratitude is one way of showing beneficiary’s appreciation towards the kindness expressed by the benefactor.

“Gratitude is appreciation of someone who has done something desirable to you.” (F, 18)

“Pagpaparamdam sa kanya ng iyong kasiyahan sa kanyang nagawa.” (M, 19)

*(It is making others feel how much you have appreciated what has been done)*

#### **Kaakibat ng mga pagpapahalag (value-associated)**

Gratitude has been associated with set of positive behaviors towards another person, especially those who have done good deeds towards oneself. Kindness, helpfulness, contentment were specifically identified as associated with gratitude.

Gratitude can be understood in the context of showing kind behaviors towards another person especially the one who has done a good deed to oneself. Respondents also indicated that gratitude is a way of showing how one behaves in a socially appropriate manner. It is expected that when is shown of good behavior the beneficiary is expected also to show the same rather than to show otherwise.

“Paggawa ng mabuti sa tao dahil siya ay mabuti din sa kin.” (M, 19)

*(Doing a good deed because s/he does the same.)*

“Pagpapakita ng mabuting asal.” (F, 17)

*(It is a way to show good manners.)*

Another form of showing gratitude is through the conceptualization of helping another person. For the respondents, the conceptualization of gratitude is the acceptance of eventually showing helping behaviors to other people, either direct or indirectly related to the benefactor.

“Maipapakita sa pagtulong sa kapwa sa hinaharap.” (F, 15)

*(It can be shown by helping others in future.)*

“Pagtulong sa iba hindi man sa taong tumulong sa’yo.” (F, 16)

*(Helping others even if they are not the person who helped you.)*

Lastly, gratitude is seen to be connected with the value of contentment or being happy to what one has done for and by others. By showing gratitude, the beneficiary is able to appreciate what s/he has and become willing to share them to others when needed.

“Smiling while doing something for him/her.” (F, 24)

“Pagiging kuntento sa nakamit o naibigay.” (F, 18)

*(Becoming contented to what have been achieved or to what have been shared.)*

### **Pagtutumbas (Reciprocity)**

When one feels gratitude towards others, he or she also feels the need to reciprocate such good behaviors. The reciprocity springs from the goodness of other people’s behavior towards the beneficiary. The nature of reciprocity can be done a way of paying it forward in different forms and to other individuals who may not be related to the benefactor. In doing so, the positivity of helping other people multiplies.

“Pagbawi sa nagawang mabuti sa’yo ng isang tao.” (M, 17)

*(Making up for the good deeds of another person.)*

“Pagbalik ng nagawa niya sa pamamagitan ng paggawa ng magandang bagay sa ibang paraan.” (F, 16)

*(Has the way of repaying through doing good deeds in different forms.)*

## **4. Comparison of utang na loob and gratitude**

It is noticeable that there are similarities in terms of how *utang na loob* and gratitude are perceived by the respondents. The manner by which the two constructs were defined, and the indicators listed showed the amount of similarities between the two concepts. Table 1 presents the summary of the themes that were generated and the corresponding definitions.

**Table 1**

*Summary of themes and their definitions*

Themes	Definition
Utang na loob	
<i>Pagkilala</i> (acknowledgement)	Recognition of the kindness of another person
<i>Pagtutumbas</i> (reciprocity)	Indirect or direct repaying of the good deeds
<i>Panlipunang gampanin</i> (social responsibility)	Shared social expectation to others through prosocial behaviors
Gratitude	
<i>Pasasalamat</i> (thankfulness)	Deep sense of appreciation of another’s positive action
<i>Pagtutumbas</i> (reciprocity)	Multiplication of good deeds by helping other people

In the table above, it is clear that *utang na loob* and gratitude share significant similarities, specifically in the context of showing appreciation of the kindness of another person and reciprocal expectations. Even through gratitude was described as showing a deeper sense of appreciation; it can also be seen as way of acknowledging the person’s kindness. Likewise, the reciprocity of the two describes the “paying-it-forward” principle. Responses of the participants, likewise, directly associate one with another by describing the concept using the other concept. For example, in describing what *utang na loob* is, some used the word gratitude to articulate what they wanted to say.

“A sense of gratitude.” (F, 22)

“Parang (something like) ‘debt of gratitude’.” (M, 23)

“Paying the debt of gratitude.” (F, 16)



In the same manner, gratitude was described using *utang na loob* as their central thought.

“Pagtanaw ng utang na loob.” (M, 15)

(*Debt of gratitude*)

“Same as utang na loob.” (F, 18)

“Parang paggawa din ng utang na loob.” (F, 24)

(*Almost the same as doing utang na loob.*)

Table 1 also presents that *panlipunan gampanin* or social responsibility differentiates the two concepts. *Utang na loob* is an expected behavior that is to be given to the person who have done a great deal of helping behavior another person. It is considered to be the appropriate reaction that one must carry out in order to be worthy of such good deed. Although this social responsibility cannot really be conceived as exclusive to *utang na loob*. As described above, gratitude is also illustrated as the socially appropriate response when a person has done positive behavior towards another person. However, this social appropriateness of gratitude springs as a manifestation of thankfulness and not so much from social pressure.

## 5. Discussion

The objective of this paper was to conceptually evaluate gratitude and *utang na loob*. In the advent of positive psychology as a perspective in highlighting the strength of person’s characters, it also becomes imperative to also evaluate similar constructs that are found in different cultural orientation like of the Philippines. This research embarked on the premise that gratitude can be an equivalent construct of *utang na loob* while it is considered culturally unique characteristics of Filipinos. Although there could be differences between the two, these residual differences can be accounted to cultural variances.

This study found similarities in the exercise of *utang na loob* and gratitude. First, it is found that *utang na loob* and gratitude centrally work on the concept of reciprocity. Results indicate that there are explicit and implicit expectations that a good deed will be repaid. This reciprocity can actually be done in many ways and in many forms. Such that reciprocity can be done directly or indirectly to the benefactor (Alspach, 2009) or it can be done through tangible or intangible representations. The reciprocity, however, found in this study is mostly described in the form of doing kindness towards another person and less to the benefactor. This first realization leads to the second finding which is describing *utang na loob* and gratitude as a form of showing appreciation towards another person’s good deeds as a form of appropriately responding to such kindness (Mathews & Green, 2010). Both constructs, in this light, implies that in doing a good behavior for another person, appreciation can be more than saying thank you and instead these good behaviors bring out the goodness of another person.

The rate of thankfulness has sometimes been manipulated and misinterpreted. This can be evident in the present situation of the Filipino community. Problems arise as we tend to become submissive to the problems the society has been facing all along. The concept of ‘*utang na loob*’ in gratitude has made the society have a strong disposition on how the process of thanking or being thankful be addressed. However, Cohen (2006) identified that indebtedness is not always negative, instead it can positive depending on how it culturally framed.

Figure 1 shows the relationship of themes generated in contextualizing *utang na loob*. The interaction process on how the construct of *utang na loob* is perceived by many Filipinos reveal that acknowledgement (*pagkilala*) comes before all the others -as the beneficiary receives the goodwill at the same time feel the need to evoke recognition even if the incurred kindness demands no repayment. There is a need for both benefactors and beneficiaries to acknowledge what has been done (i.e. helped siblings to be sent off to college, provided assistance in being recommended to a job, assisted another during emotional difficulties) to relieve one of a need

that should be fulfilled.

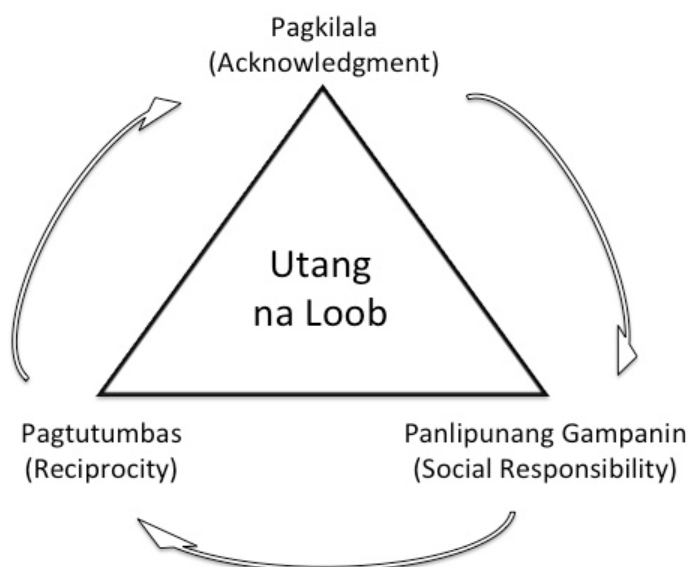


Figure 1. Relationship between themes in contextualizing *Utang na Loob*

On the other hand, *utang na loob* functions as an interpersonal and social norm become a social responsibility (*panlipunang gampanin*). A collaborative expectation of people does not necessarily consider the benefactor to receive expected terms of repayment but rather, prosocial behavior as part of the community is much anticipated from the beneficiary. In effect, it is understood that *utang na loob* is a communal trait that is seen between those who helped and those who were helped. There are no obligations to return the favor but the social demands of returning the good deed becomes salient. In general, reciprocity (*pagtutumbas*) manifests through its value of repaying. In this context, it is extremely important for the beneficiary to know how to express his sense of *utang na loob* in repaying kindness, no matter if the action is voluntary or involuntary; direct and indirectly towards the benefactor.

The findings also present that *utang na loob* is multilayered extending from acknowledging, without necessarily repaying the person who gave the favor, to a social concern, which emphasizes the value indicative of social responsibility. By bearing different faces and forms, *utang na loob*, becomes an integral part in maintaining interpersonal relationships in the psychological level and social order in the sociological/political perspective. Interestingly, the two developmental stages sampled did not differ in their contextualizations of *utang na loob* which strengthens the notion that the concept of *utang na loob* cuts across ages. The arguments above, posit that *utang na loob* does not function on wanting to say thank you but becomes a strong value in the Filipino contexts of what relationships are, and how it becomes stronger. On the other hand, gratitude is seen as being thankful and giving back in return and becomes an emotional and cognitive arm of *utang na loob*. The question lies in whether *utang na loob* and gratitude are separate? One and the same? Or a function of the other? The perspectives posed that they may parallel with one another, with *utang na loob* bearing more weight in the demonstration of the face of gratitude when it cuts across families, friends, people in authority and how Filipinos function in relation to people they meet, whether they are also Filipinos or not. *Utang na loob's* social function places it as a group or communal value while gratitude is more internal and individual.

Having found these findings, there are still a lot of things to explore in the conceptual parameters of the two concepts. First, the clarification of different forms of reciprocity that is given to different types of favors will explicate wide range of conceptualization of *utang na loob* and so as gratitude. Second, the development and validation of objective measure for the tendency to experience *utang na loob* can provide a support to the findings of this study. Third, discussions of *utang na loob* in classrooms may include knowing whom to

acknowledge, the social responsibility that those with *utang na loob* are culturally expected to demonstrate, and the importance of reciprocity in relation to the emotional investment given in the process of showing the benefitting action. Likewise, classroom activities can be engineered towards acknowledging *utang na loob* as a Filipino character-trait that should be valued and considered as an integral process in enhancing and strengthening interpersonal relationships.

To conclude, cognizant of the strong arm of positive psychology and gratitude as one of the character strengths, the Filipino value of *utang na loob* has its place in expounding on and giving gratitude a cultural perspective. When indigenization of concepts parallels the strengthening of theories and constructs, *utang na loob* places itself as an integral component in ensuring social transactions that takes into account acknowledging what was received, indirectly or directly repaying the person who gave something depending on the emotional attachment, and demonstrating the value as a function of social responsibility.

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