

Impact of Utang na Loob Concept on the Filipino Young Adults

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Abstract

In the phase of Filipino young adults that experience utang na loob, face the challenge of balancing commitment and studies and non-biological parent the relationship to young adults who give educational support. According to Jusay (2021), the individual who finishes study because of the relative's help, can repay them after they get a job in the future. This study is about young adults, it shapes their response and perception when repaying a favor, considering their personal conscience and group pressure. The aim of the study is to foster awareness and understanding, providing perspectives on how young individuals navigate the balance between personal, moral beliefs, and societal norms. In this study, Filipino young adults between the ages of 18 - 26, who reside in Las Piñas City, supporting financially or educational support by the non-biological parent are the primary participants. Researchers used qualitative case study methodology. The findings and discussion section of qualitative case study research addresses various perceptions of young adults regarding the concept of utang na loob that were gathered throughout the course of the data collection. The proposed intervention program that the researchers come up to help the young adults based on their findings and suggestions, to promote the core of utang na loob in the aspect of Filipino characteristics of Conscience and Group Pressure. The Rationale of this program, when repaying kindness and favors, young adults might feel compelled due to societal standard, and it can lead to negative or positive aspects of their lives. This study is about their experiences and perception about utang na loob and researchers want for the participants to elaborate how the utang na loob shapes them. The intervention program is through seminar with the theme "Set of Limitation: Letting Filipinos Feel Free from the Chain of Repaying a Favor" that can impart knowledge that promotes a culture of kindness and mutual support.

Keywords: Utang na Loob, Filipino Young Adults, Qualitative Case Study

Introduction

According to (Jusay, 2021), the individual who finishes study because of that relative's help, can repay them after they get a job in the future. A young adult that supported by their non-biological parent will be the participant on this study, researchers will get their experiences and perception affecting their conscience and group pressure to the non-biological parent that giving support to them, since it is indicated on the supported citation that they could repay their relative's help after they get a job in the future, that will be the basis to meet the objectives of this study.

In the phase of young adults that experience *utang na loob*, face the challenge of balancing commitment and studies and non-biological parent the relationship to young adults who give educational support. This group also encounters a cultural aspect, known as *utang na loob*. A Filipino value of repaying kindness. This cultural aspect is related to conscience and group pressure, forming a complex dynamic. This study is about young adults, it shapes their response and perception when repaying a favor, considering their personal conscience and group pressure. Some individuals may feel a sense of responsibility based on their conscience, while others might feel compelled to repay due to societal pressure. This study aims to unravel how young adults navigate their values and societal pressures influence their perception and understanding of the concept of debt of gratitude or utang na loob.

The research gap of this study is supported by (Jusay, 2021) the children's obligation to their parents, who gave them life and made such great sacrifices for them, is the hallmark of *utang na loob*. The phenomenon becomes particularly relevant within the realm on Filipino young adults as explained by Rungduin et al., (2015) highlight that it's not a simple transaction. It's a complex set of moral responsibilities where acts of kindness are seen as something you don't have to pay back directly, creating a strong feeling of indebtedness to the person who received the help. This cultural norm goes beyond a simple obligation; it creates a deep sense of duty and connection within the community. Digging deeper into this concept, it involves a strong feeling of societal obligation to give back when

someone helps you, guided by a personal sense of what's right, known as personal conscience or *konsensya*. Furthermore, Rangduin et al. (2015) explains that *utang na loob* isn't just about personal beliefs; it also involves societal and group expectations.

In simpler terms, Filipino young adults not only feel a personal responsibility but also face external pressures to fit into cultural norms. Reciprocity in *utang na loob* isn't just an individual duty; it also includes what society expects, influencing how young adults respond within their communities. This study aims to uncover the complex dynamics between personal values, societal pressures, and the cultural aspects deeply embedded in the concept of *utang na loob* among Filipino young adults.

As part of this study, it investigates how the interplay of conscience and group pressure influences the concept of *utang na loob* among young adults, that supported by non-biological parents. The aim of the study is to foster awareness and understanding, providing perspectives on how young individuals navigate the balance between personal, moral beliefs and societal norms. It provides a foundation for conversations on societal expectations and how they affect one's own freedom by explaining the root causes. Rather than overlooking the significance of *utang na loob* in Filipino young adults, the study also aims to uncover its impact on the perceptions and experiences of young adults, particularly within the context of group pressure and individual consciences.

The significance of this study lies in its potential to provide a deeper understanding of how *utang na loob* influence the lives of Filipino young adults, particularly those supported by non-biological parents, and to promote a culture of kindness and reciprocity without the burden of obligatory repayment. Researchers can impart knowledge that promotes a culture of kindness and mutual support, encouraging young adults to balance personal value with societal expectation without the undue pressure of repayment. Also, for the external factor that can researchers impart to the participants, non-biological parents, and readers, that giving support to a Filipino young adult when it comes to academic aspect, it's not totally a waste of effort but instead it is giving them a chance to finish studying and lead them to a bright future or career in life.

The somebody can also recoup *utang na loob* to the helper's offspring or close-knit relatives in cases where the helper has passed away (Jusay, 2021). To ensure participants' safety, the study will adhere to strict ethical guidelines, including informed consent, confidentiality, and the right to withdraw at any time. A respectful and supportive environment will be maintained throughout the data collection process, prioritizing the dignity, rights, and well-being of all participants.

The study, Impact of *utang na loob* Concept on the Filipino Young Adults, guided by the benefits that could help to broaden their perspective on the study, such as the following:

Researchers

The study strives to give an impact on how to communicate better, gathering data, and interpretation of the data from the participants. The knowledge gathered from this study can guide interventions and support systems that help people find a good balance between their personal morality and societal norms.

Seminar for all, that experiencing *utang na loob* for Filipino young adults but also, to their fellow Filipinos, researchers want to shape Filipinos mindset that when someone initiate something, it is not a direct *utang na loob* but instead it's their personality of kindness and with those researchers wants to impart to all, that having *utang na loob* is not solely about indebtedness but also about fostering culture of kindness and reciprocity. In simple terms, individuals should not feel obligated to repay every good favor received, but rather to embrace a sense of gratitude and contribute to a community of mutual support and goodwill and with the theme "Set of Limitation: Letting Filipinos Feel Free from the Chain of Repaying a Favor".

Young Adults

They will give a chance to express their experience and perception on how they handle such circumstances of being a young adult that experiencing the impact of *utang na loob* concept, supporting their needs and being compelled, also young adults is being supported by non-biological parent, that could also give an enlightenment to their fellow young adults, that is not an obstacle to conquer their dreams instead it's an inspiration for all.

Family

This study can benefit parents by providing valuable insights into the experiences of young adults. With a deeper understanding of their challenges and responsibilities, parents can offer better support and understanding to their children.

With the support of non-biological parent, it will learn young adults how to get along and to look back at the actions of other people who are not related to them to express the *utang na loob*, and non-biological parent is the way to

teach the participant to execute how to be responsible in committing duties since they are the one giving them support on their studies. Through the concept of *utang na loob*, young adults will learn that gratitude is not just a feeling but a commitment to reciprocate kindness in various forms.

Future Researchers

This study is beneficial for them because this investigation can be their basis of what they are working on and can give them an idea on what research gap they will pursue and study.

Methodology

This study will use qualitative case study methodology. According to Rashid et al., (2019) The qualitative case study methodology allows researchers to perform in-depth explorations of complex phenomena within a specific environment. Primarily used to gain an understanding of a group or phenomenon, with this design it will provide a supporting structure for exploring the conscience and group pressure influence on the concept of *utang na loob* among Filipino young adults. The purpose of the qualitative design is to understand and exploring their experiences and perception of being part of Filipino young adults that supported by the non-biological parent in education to deal on the concept of *utang na loob*. Employing the qualitative method, particularly in-depth interviews, with this the researchers aim to capture the rich and detailed perception and experiences of students that supported by non – biological parents, exploring how personal conscience and group pressure shape their responses and understanding in the concept of *utang na loob*.

The term *utang na loob* has been widely used in the Philippines. This term is frequently used when someone wants payment for goods or services. This study aims to help Filipino young adult students know how the *utang na loob* is distinguished at once. While some may feel a moral duty to reciprocate favors other might be societal pressure, it will examine the Filipino young adults understanding and perception on how personal conscience and external societal pressure influence young adults on the concept of “*Utang na loob*.”

Specifically, the researchers present the following problems that were encountered by young adults in influence of conscience and group pressure on the concept of *utang na loob*:

1. How does the *utang na loob* influence the perception and experiences of young adults?
2. How does the conscience affect the perception and experiences of young adults to the *utang na loob* concept?
3. What role does group pressure play in shaping the perception and experiences of young adults to the concept of *utang na loob*?
4. What are the recommended programs that will support the concept of *utang na loob* on the impact of conscience and group pressure on Filipino young adults?

This study centers on comprehending the perceptions of seven (7) young adults, aged 18-26. According to Bonnie et al., (2015), age range of 18-26 is the phase of life in which young people are usually expected to become financially independent, form love relationships and become parents, and take on responsible duties as productive and participating members of society. The researcher's participants are particularly Filipino young adults, in the Las Piñas City Community, Philippines. The primary focus is on how individual conscience and group pressure shape their understanding and responses to *utang na loob*. The objective is to explore how these factors influence their views on reciprocating favors within the concept of *utang na loob*. This method involves selecting participants who are readily accessible and meet specific criteria to gain their unique rich understanding on how the participants perceive the cultural concept of *utang na loob*.

The participants had to meet the specific criteria:

- Participants must be between 18-26 years old.
- Must reside in the Las Piñas City Community, regardless of where they go to school.
- Financially or educationally supported by non-biological parents.

The limitation of the study is that it focuses only on a specific group of people, which are the seven Filipino young adult participants, aged 18-26, living in Las Piñas City. The study results may not apply to other age groups, locations, or cultural backgrounds, it also explores mainly how these young adults feel about *utang na loob* based on their personal values and social pressures. Since the study relies on the participant's personal stories, it might not show the full range of opinions about *utang na loob* across all Filipinos in the Philippines, but the research locale had a specific location.

Findings and Discussions

The findings and discussion section of qualitative case study research addresses various perceptions of young adults regarding the concept of *utang na loob* that were gathered throughout the course of the data collection. This study aims to unravel the experiences and perception of the Filipino young adults within the geographic location of Las

Piñas City community. It pertains how the conscience and group pressure affect the concept of "Utang na loob," through an open-ended interview and a thorough analysis of the data.

The participants gathered experience factors from the following: personal experiences (gratitude, guilt, and motivation), moral values (responsibility and obligation), personal values (fairness and kindness), cultural expectations (norms and reciprocity), lastly the social pressure (family, friends, and society).

Conclusions

The researchers aimed to study the experiences and perceptions of Filipino young adults on the concept of *utang na loob* ages 18 to 26, they are currently enrolled in the academic year 2024-2025 and residing in Las Piñas City, Philippines. Participants were asked about their personal perceptions and experiences about the concept of *utang na loob*, conscience and group pressure. As they shared their insight and experiences, researchers have determined what are the impact of this on Filipino young adults, some of them have difficulty on making decisions for themselves, others struggle to meet the expectations of their families, friends, and society, and some feel guilty if they are not able to help right away.

Most participants stated that they show their appreciation or gratitude to people who help them with their studies by returning the favor. It is an emotional expression of appreciation for the sacrifices and efforts made by these individuals. In order to forge solid bonds with their loved ones, friends, and even those who have aided them, participants wish to hold onto the virtues of appreciation. Nevertheless, because of their lack of financial means and independence, participants also felt guilty when they couldn't instantly repay the generosity and favors of individuals who helped them with their lives, especially their education. Participants in the study highlighted how their conscience plays a significant role in creating a strong moral obligation to repay the support they receive. This sense of duty often leads to pressure, as they feel compelled to meet family and societal expectations, particularly the obligation to help their family once they graduate and secure a job that can sustain their family's needs. While this pressure can feel unfair and overwhelming, participants still seek to maintain a sense of fairness and kindness in how they view *utang na loob*. They believe that repayment doesn't have to be excessive, and instead, small acts of gratitude are seen as sufficient ways to show appreciation. Ultimately, participants emphasized that *utang na loob* should be a genuine, voluntary act of offering support without expecting anything in return, aligning more closely with personal values of fairness and kindness.

For instance, the participants also reported how they felt about the cultural norm. Most participants stated that the *utang na loob* has a bad reputation and has turned into a toxic quality for young adults in the Philippines. A significant number of individuals are having trouble expressing their *utang na loob* in a fashion that conforms to cultural norms, owing to cultural expectations and norms. Their non-biological parents did not put any pressure from the participants, rather it shows an open arm to help them, and they are the ones who feel the pressure from themselves to help their families especially to the person who supports their education. They still end up returning favors and showing kindness to those who assist them, nevertheless, despite these high expectations and tough experiences. This also turned into a means for them to show those people how much they loved and respected them. Social pressure has greatly influenced how young adults view *utang na loob*. Many participants express feeling burdened by their families' expectations of them to support them after they graduate from college, and the participants additionally express feeling like they are expected to return the help they have received in the future. Although friends can also be a source of support, if they do not understand one another's circumstances, it can lead to conflict or feelings of exclusion. Differences in society and generation also contribute to this strain. Young adults may feel burdened by unfulfilled expectations or debts when older generations emphasize the value of respect and responsibility. This means *utang na loob* may instead cause tension.

Participants stated that the pressure often comes from their own families, rather than from the non-biological parents who supported their studies. Participants feel the weight of their family's expectations, this pressure creates a sense of responsibility, even when it isn't explicitly demanded and to give back creates a burden, leading to stress and a sense of obligation and participants shared that the pressures, obligations, and responsibilities placed upon them are the reasons why they feel pressured and feel the need to fulfill the wants of those who are helping them, even if it exceeds their own boundaries or limitations. Parental pressure has significant impacts on students, a problem that every student because of toxic Filipino culture specifically in *utang na loob* concept. It can be detrimental in most cases.

According to the World Health Organization (2021), about 16.8% of Filipino students attempted suicide at least once in the past year and 15% were experiencing mental health problems appearing in their early years. This serious situation could be prevented, with the intervention program proposed by the researchers that serves as a wake-up call to the Filipino young adults and to their families. The proposed seminar aimed at helping both Filipino young adults and their parents including the non-biological parents to develop healthier perspective on *utang na loob*. This intervention program aims to provide broader knowledge regarding the concept of *utang na loob*. By implementing this intervention program, it will serve as guidelines and awareness to those Filipino young adults and their families as well as those non- biological parents on how to create a better understanding and communication, with the

cooperation of Barangay Officials and Sangguniang Kabataan Officials with the chance to collaborate with City Social Welfare and Development Office – City Hall of Las Piñas to conduct this seminar entitled “Set of Limitation: Letting Filipinos Feel Free from the Chain of Repaying a Favor”.

Utang na loob as one of the Filipino local values that has the potential for universalization in his paper “Universalizing Local Values through ‘Lifting Up’”. Fr. Alberto S. Alejo’s seminars on *utang na loob*, which pertains to Corruption, aims to teach people how to break free from its restraints and make decisions for the greater good (Zialcita, 2020). This emphasizes the needs to understand *utang na loob* in broader sense, especially as time changes, this will teach Filipino young adults, their families, and even non-biological parents on how to handle *utang na loob* in a way that strengthens relationships while promoting fairness and well-being.

Recommendations

The impact of *utang na loob* Concept on the Filipino Young Adults has a lot of experiences and perception that being shared to the researchers, and the primary sources of this study was the young adults that currently studying and supported by non-biological parent and lived in Las Piñas City Community. Participants imparted an interesting proposal for the existing gaps that could help the future researchers, young adults, family, non-biological parents, barangay, and with the help of City Social Welfare and Development Office – City Hall of Las Piñas also guided by the recommended programs to help the community foster the positive perspective. Based on experiences and perception at the same time their observation on how the *utang na loob* is being perceived by the society, the following recommendations are proposed:

For the Filipino Young Adults:

Participants experiences and their perception on the *utang na loob*, it is a sense of obligation, with the researchers help, this study could emphasize what the *utang na loob* could be in these generation, that this topic could turn into positive *utang na loob*. Researchers highly recommended to young adults that they should not put any pressure on themselves that could affect their daily lives, instead turn it into motivation to pursue and navigate more on their dreams.

Utang na loob is a fundamental setting where one must have a feeling of gratitude and a willingness to repay the favor of receiving kind deeds and moral support from family, friends, relatives, and the community in a manner that is much more humanistic and or positive (Dalayoan, 2019).

Change the older generation’s mindset this is what the today’s generation wants to build on *utang na loob* and through the researchers help it could give a highly recommendation that this topic, is not about adaptation of old beliefs and culture of *utang na loob* from the older generation rather *utang na loob* should have a light feelings not to the point the young adults feel a heavy sense of obligation, research suggests a light feelings of obligation to the Filipino young adults that could have a good relationship towards their parents or non-biological parents.

With a positive attitude, *utang na loob* becomes a gesture of charity and thankfulness. However, having an inflexible sense of the aforementioned value implies that there is a debt associated with the obtained assistance from others, which Filipinos are expected to repay indefinitely (Menguin, 2022).

A right support for the younger generation especially in education, participants want simple gesture that they could feel a sense of importance and education is having a huge impact on the Filipino young adults, by supporting their education but the feeling of *utang na loob* is being possessed, with these, researchers highly recommended that supporting young adults in their studies, parents or non-biological parents it must put awareness on themselves that a child is their responsibility to support their studies.

According to Cleofas, (2019) viewed *utang na loob* as Most Filipinos have an urge to pay too much attention to repaying specific benefactors, which leads to a lack of responsibility for the larger community. To live out *utang-na-loob* virtuously, people must appreciate their obligation to others, especially strangers, and pay close attention to the understanding of justice (*katarungan*). In reference to non-biological parents, one who helps; Cleofas (2019), stated also that recognizing and repaying goodwill debts is crucial since it involves giving back to the community and providing possibilities for everyone, especially the needy, to improve their lives.

For the Family:

The Filipino young adults experiencing a group pressure that they feel a sense of obligation from their family, researchers want to imply that family should lessen the pressure to their children to promote a healthy communication and have a more positive view of support.

“The Role of Positive Communication in Family Dynamics” by J. De Guzman (2019): This article from The Filipino Family Psychologist explores how positive communication within families enhances relationships and promotes

emotional health that when parents reduce pressure and engage in supportive dialogue, it strengthens family bonds and fosters a more open and positive environment.

Utang na loob is something repaying in return, this is how the Filipino foresee it, but participants wanted to disseminate to their fellow Filipinos that utang na loob should not put a heavy pressure to the point it turns into bad pressure, Filipino young adults want to say that do not think about repaying immediately, do it purely voluntarily.

As cited by Gundran et al., (2021) suggests that promoting reciprocity fosters closer interpersonal and social connections, strengthening an individual's ties to their community and nation. Moore et al., (2018) added claimed that family providers have positive feelings about supporting their families since they love them. By supporting statement of Jusay (2021), an act motivated by free will (kusang loob).

Overflowing in a sense a Filipino young adult wants to put a positive perspective on *utang na loob*, since it takes a negative connotation a sense of obligation, with the researchers help, it will take the overflowing as initiative to help.

The family holds immense significance, eliciting unwavering dedication, selflessness, and affection. Serving as both the fundamental building block of Philippine society and the key influencer in social development, the family is where Filipino individuals are born and nurtured, ultimately shaping them into responsible adults (Tablan, 2021).

For the Non-Biological Parent:

A non-biological parent fulfils the empty space of students, like lack of money and support from their family. A need to foster a positive perspective on how utang na loob should be viewed, that utang na loob should be seen as an act of willingness and gratitude and it should not oblige or pressure young adults to repay the help that they have received.

This is the virtue of unselfish concern for others' well-being manifested via caring, emotional involvement, compassion, and devotion without expecting anything in exchange. To be a perfect virtue, it must be connected to other qualities such as Pakikisama and Pakikiramdam (Tablan, 2021).

Based on the participants, their non-biological parent supported their studies should not put any pressure on them, the one who supported their education has a purely voluntarily to help them, researchers highly supported this kind of recommendation of not having a pressure to anyone they help, researchers will impart to this recommendation that always show a kindness and fairness that every Filipino young adult has a right to finish their studies.

"Debt of good will", which arises from his understanding of the importance of conation in the highly rich term *loób*, and the relationship between *utang na loob* and *kagandáhang-loób*, which he translates as good will (Cleofas, 2019).

For the Barangay and City Social Welfare and Development Office:

Society affects the environment of every individual in a sense that it influences their behavior and mindset, it affects how the Filipino young adults will indulge in the course of utang na loob, researchers highly recommended that the barangay should conduct a seminar for a student who supported by their non-biological parents and even family as a whole, to raise awareness on the concept of *utang na loob* on how it affects their daily lives.

The barangay is considered the primary political unit responsible for governance and service delivery in local communities. Its programs and initiatives aim to address the basic needs of its constituents, often reflecting cultural values such as utang na loob. Through community involvement, residents are encouraged to contribute to the barangay's welfare, which often manifests in forms of volunteerism, participation in community projects, and mutual assistance programs (Kudlis, 2017). In addition, The Role of Utang na loob in Barangay Leadership and Governance Studies suggests that *utang na loob* may influence leadership roles within the barangay, as it establishes trust and loyalty between leaders and constituents (Joya et al., 2024).

Researchers wants to suggest that the barangay should foster a culture of *bayanihan* and kindness, where help is given purely-voluntarily without expecting and not to oblige the young adults to give anything in return, the people involved was the Filipino young adults and also the older generation as well, in order for it to understand the concept of utang na loob from the past on what the difference in today's generation. This can be achieved by promoting a sense of community where acts of assistance come from the heart, not from the obligation or expectation of repayment. With the goodwillers' help through encouraging this mindset, the barangay can create a positive and more supportive environment, where a community does foster helping each other out of genuine good will.

According to Joya et al., (2024) a et al., (2024), *bayanihan* is a Filipino trait that refers to one's strong sense of cooperation and endeavors to give back to their community by any means possible. In the different events of in *utang na loob* relationships, at least one of these qualities can be observed.

This recommendation that may suggested by the researchers, is for the “Sangguniang Kabataan” (SK), since this study is relevant for Filipino young adults ages 18 -26 to have a seminar with cultivating activity to gain a strong bond that connected to the utang na loob by focusing on this, Filipino young adults can understand the positive perspective of utang na loob concept, that young adults should not feel a sense of being obligated and pressured, also to give them time and break from all of the responsibilities as a human being.

The Sangguniang Kabataan is a youth governance program established by the Philippine government to promote youth involvement in local governance and community development (Balanon et al., 2007). It elaborates that while the SK program has the potential to foster leadership and civic responsibility among the youth, it is not immune to the influence of traditional values like *utang na loob*. This cultural context can sometimes lead to issues related to political patronage and nepotism, where decisions and support may be influenced by personal relationships rather than merit. In addition, Rodriguez (2020) highlights that the SK program aims to empower young people by giving them a platform to contribute to local decision-making processes and address issues affecting their peers.

For the Future Researchers:

Researchers wants to impart this study for the future researchers to understand the concept of *utang na loob*, and to generate a new idea for the fresh graduates to know their perception as a graduate student, this means exploring how they feel about the support that they got during their studies, and how did they manage the pressure to repay back the debt after they graduated. In this way the future researchers could explore different scope of the concept of *utang na loob*, and to have a new finding where the future researchers could impart more relevant topic on the future endeavors.

Future researchers can contribute to a deeper understanding of *utang na loob* and its simplications, ultimately paving the way or interventions and policies that promote well-being and social harmony (Gavino et al., 2023).

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