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The Concept of *Utang Na Loob* Among Filipino Working Millenials

Alyssa Mae Donato[1]*, Gabrielle Vera Panotan[2], Julianna Mercilev Castro[3], Renz Marion Gavino[4]
University of Saint Louis
Corresponding Author: Renz Marion Gavino irpo-csilker@usl.edu.ph

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ABSTRACT

This research study explored the perceptions and experiences of Filipino working millennials regarding the concept of *utang na loob. Utang na loob.* It is a distinct Filipino value that refers to the debt of goodwill and reciprocity acquired when one person assists another. The study used a purposive sampling technique to identify Filipino working millennials, ages 26-41 years old from Tuguegarao City, Cagayan, as informants. Data on the participants' perceptions and experiences of *utang na loob* were collected through semi-structured interviews. Through qualitative analysis, significant findings emerged within two central themes and various sub-themes. Through the analysis of recurring themes, it was found that *utang na loob* among millennials reflects their evolving values and adaptation to contemporary contexts. It goes beyond gratitude, emphasizing positive change and meaningful experiences. Millennials extend *utang na loob* to various relationships, including mentors, colleagues, and strangers. Recommendations include cultural education for millennials, supportive work environments, integrating *utang na loob* in educational institutions, fostering open communication within families, and conducting further research on the cultural, psychological, and technological aspects of *utang na loob*. These findings enhance the understanding of *utang na loob* and offer insights for interventions that promote well-being and social harmony

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INTRODUCTION

For generations, Filipino behaviors have been analyzed and interpreted through the lens of Western ideologies resulting in an inadequate and biased assertion of their natural and cultural identities. This resulted to the founding of Filipino psychology to investigate historical and sociocultural facts, comprehending the local language, unraveling Filipino characteristics and values, and explaining such through the eyes of a native Filipino (Pe-Pua & Marcelino, 2000). Filipino values are one of the pivotal disciplines in *Sikolohiyang Pilipino*, solidifying Filipino personality and orientation. One of the distinct values of Filipinos is how they show gratitude in the manifestation of *pagtanaw ng utang na loob* (upholding debt of goodwill) (Dancel, 2005).

Utang na loob comes from the word "*utang*" that means debt and "*loob*" that means inside (Baldo & Quirante, 2011). It is defined as reciprocity acquired when one person assists another (Andres, 1994, as cited by Pe-Pua & Marcelino, 2000). It is potential for *utang na loob* to be inherited and reciprocated in the future generations of the person who owes it to the benefactor. A circumstance like this could arise in families. Research shows that Filipino children are expected to respect parental authority, sacrifice personal interests, and feel grateful to their parents for raising them, which must be reflected in respect and in fulfillment of family commitments (Alampay & Jocson, 2011). This shows that children are nurtured with u*tang na loob* at a young age. Javier (2018) stated that a family or *mag-anak* is established from the child, or *anak*, and is strengthened through the *pagmamagulang* (Filipino parenting practices). Further, Filipino families are generally known for their close-knit family ties (Medina, 2001; Retuya et al., 2017), and when making decisions, they frequently prioritize the family's needs (Retuya et al., 2017). Therefore, the child remains at the core of the Filipino consciousness, as can be experienced in the cycle of *utang na loob* amidst modernization (Javier, 2018). As a child enters the phase of early adulthood and becomes a young adult, the concept of Filipino consciousness becomes increasingly relevant as this is the time when important decisions about career and other aspects of life are made. Young adults then assumed crucial roles in assisting their families to "get ahead" in an era of mobility and economic transition in most of the rural Philippines (Bulloch, 2021). In the generational name, individuals in early adulthood are known as millennials.

Millennials are a generation of young adults born in the 1980s and 1990s (ages 26-41) and are known for their well-educated, technological awareness, and cosmopolitan lifestyles. (Cornelio, 2016). However, in the Philippines, millennials often feel pressured to support their families and achieve their ambitions through education and career success (Gana, 2015). They are driven and motivated to finish a degree to help their loved ones. Following the cultural ideal of having "*utang na loob*" somehow oblige them to repay their parents' efforts. This dedication demonstrates sincere respect for Filipino children who are supposed to learn this value from their parents (Alampay & Jocson, 2011). Nevertheless, this could only be fulfilled once they secure employment (Lobos, Juliata, & Peñalba, 2019).

Utang na loob is one of the best qualities of Filipino values (Dancel, 2005). However, Sikolohiyang Pilipino lacks empirical studies (Yacat, 2005) and most of the related studies were published in the 1900s and early 2000's making it somehow traditional and outdated. Further, there needs to be more research on the culture of Filipino millennials, and comprehensive studies have been conducted to understand this generation in the Philippines (Alcasid et al., 2017). Working millennials' personalities, behavior, and lifestyle are related to parenting styles (Huver et al., 2009), fostering *utang na loob* towards them. Cullimore (2019) stated that when addressing millennials' perspectives, it is necessary to consider the environment and the times they grew up.

Hence, this study is geared towards understanding the perceptions and experiences of Filipino working millennials about *utang na loob*. This study also aims to explore how the millennials value *utang na loob*; how they experience it, and how they intend to reciprocate it.

LITERATURE REVIEW

The Concept Of Utang Na Loo

All Filipinos are anticipated to possess utang na loob (Hollnsteiner, 1961), a core Filipino value described as a "debt of gratitude" (Kaut, 1961) and "the concept of reciprocity arising when one person assists another" (Andres, 1994, as cited by Pe-Pua & Marcelino, 2000). This value involves repaying the kindness with added interest (Hollnsteiner, 1961) and is expressed in a well-known Filipino proverb: "Ang hindi lumingon sa pinanggalingan ay hindi makakarating sa paroroonan" (Those who don't acknowledge their origins will not reach their destination) (Pe-Pua & Marcelino, 2000). Moreover, Enriquez (1977) (as cited by Pe-Pua & Marcelino, 2000) asserted that within the Filipino cultural framework, utang na loob genuinely signifies "gratitude/solidarity." Rather than being a burden as the term "debt" suggests, utang na loob offers the chance to reciprocate kindness in the Filipino style of interpersonal relationships.

If a favor is granted, the receiver is morally obligated to repay it in the future, even if the giver does not anticipate it (Jocano,1989, as cited by Selmer & De Leon, 2001). However, the giver's right to demand any surplus resource from the receiver as repayment (Kaut,1961) may result in the receiver's inability to repay the debt, leading to lifetime indebtedness. In some situations, the following generation inherits the obligation (Baldo & Quirante, 2011). Due to this, failure to repay can result to damage to one's integrity, such as being described as walang pakikipagkapwa tao, parang hindi kapwa-tao, or walang kapwa, as well as severed ties between the giver and receiver (Torres, 1988 as cited by Baldo & Quirante, 2011). In addition, tampo can also be associated with failure or negligence of repayment (Enriquez,1992, as cited by Baldo & Quirante, 2011). Filipinos also regard someone who refuses to reciprocate or disregards such a debt of goodwill as ingrato or walang utang na loob (no debt of gratitude) (Dancel, 2005; Jocano, 1989, as cited by Selmer & De Leon, 2001). Being termed an ingrate seriously complicates one's sense of personal honor and dignity (Dancel, 2005). Furthermore, evaluating whether utang na loob is a desirable or undesirable cultural feature is complex. In some instances, it is entirely positive;

in others, it is entirely negative (Dancel, 2005). Utang na loob, on the positive side, may form a connection of friendship and helpfulness between individuals. In contrast, on the negative side, it is prone to misuse and abuse by manipulating the person helped in the future (Agaton, 2017).

Utang na loob is one of the multifaceted concepts in Filipino Psychology related to various constructs such as; Loob, Kapwa, Kagandahang loob, Hiya, Gratitude, and Reciprocal altruism. Utang na loob originates from the combination of "utang," meaning debt, and "loob," meaning inside. This concept is an adaptive surface value grounded in loob, representing the core and foundation of Filipino values (Baldo and Quirante, as cited by Jusay 2021). Understanding utang na loob is best done in the context of loob towards kapwa. Loob is an individual's "comprehensive and relational will," being "holistic" due to its incorporation of rational and emotional elements, and "relational" because of its focus on kapwa (Reyes, 2015). Kapwa, conversely, is described as a "shared self," "shared identity," or "self-in-the-other" (Pe-pua, 2000), linking a person's inner depths with those outside themselves.

In this context, loob is primarily relational, emotional, and volitional, rather than rational, as it connects with kapwa. It involves empathizing with another's well-being, giving rise to kagandahang loob. Reyes (2015) explained that an individual with genuine concern and a readiness to assist others in times of need possesses kagandahang loob. The essence of loob is that it should be demonstrated to others (de Castro, 2000). Reyes (2015) argued that utang na loob is entirely reliant on kagandahang loob. The practice of kagandahang loob acknowledges the other as kapwa. Through kagandahang loob, a person shares a part of themselves with others leading to acts of kindness or generosity, particularly when someone is in dire need. Consequently, utang na loob is obtained by a person's loob from kagandahang loob provided by a kapwa. The recipient then exercises the virtue of utang na loob in response to the kagandahang loob he/she has been given. This establishes a cyclical and alternating interaction between loob and kapwa, referred to as the "beating heart" of Filipino virtue ethics (Reyes, 2015). As the two parties continue to reciprocate favors, their bond strengthens in an ever-expanding cycle. Therefore, utang na loob unites Filipinos with their kapwa through a value based on love and care for their fellow human beings (Baldo & Quirante, 2011).

Another crucial aspect of kapwa in relation to others is hiya. Hiya is connected to all Filipino virtues, as they all revolve around establishing and preserving relationships with kapwa (Reyes, 2015). Hiya serves as a universal social control that governs the reciprocal exchange and overall social conduct (Holnsteiner, 1973). Hiya ensures that one does not forget their utang na loob towards others (Reyes, 2015). Failing to repay one's utang na loob with added interest leads to or should lead to hiya or shame for the offending individual (Holnsteiner, 1973).

Furthermore, Dancel (2005) (as cited by Rungduin et al., 2015) differentiates utang na loob from gratitude by examining the intensity of emotions involved. Utang na loob carries strong emotional connotations, both positive and negative, based on the context in which it is used (Dancel, 2005). In

contrast, there is considerable evidence associating gratitude with positive emotions (Emmons & McCullough, 2003; Froh, Kashdan, Ozimkowski, & Miller, 2009, as cited by Magno & Orilloso, 2012). When comparing the two, utang na loob surpasses gratitude in terms of emotional intensity. Singson (1979), cited by Dancel (2005), contends that gratitude is a universal moral characteristic.

Conde and Flores (2020) translated gratitude into Filipino as pasasalamat. The cycle of relationship-building occurs between an appreciative receiver and a generous giver because of gratitude. Gratitude is an acknowledgment and gratitude of the person-donor of a benefit. Utang na loob, on the other hand, is a distinctive Filipino trait that similarly exemplifies the concept of gratitude but has more intensity. Filipinos consider this incredible sense of gratitude seriously, making it a distinctive cultural trait. In utang na loob, it implies more than the moral responsibility to repay a material debt. Here, indebtedness is not material but rather goodwill or benevolence. Utang na loob is a debt incurred by a person's soul, which continues to exist even after the initial obligation has been settled (Dancel, 2005). The acknowledged good received is not the material token but the giver's internal disposition of goodwill (Matienzo, 2017).

Another construct is reciprocal altruism. It is the exchange of products or services (costly actions) between persons in such a way that one individual benefits from the act of the other, and the other individual benefits in return (Brosnan & de Waal, 2002). There is an agreement that both parties will benefit from the exchange. On the other hand, utang na loob is the voluntary offering of a gift that is sincerely accepted and repaid following a cultural norm (Torres, 1988, as cited by Baldo & Quirante, 2011). Utang na loob in kapwa differs from Trivers' paradigm of reciprocal altruism in terms of repayment, the reason for helping, and its process (Baldo & Quirante, 2011). Utang na loob repayment is accomplished by non-material means.

In contrast, in reciprocal altruism, repayment may take any form if the helper obtains a more significant benefit than the expense incurred due to helping. In the case of helping, *utang na loob* is accompanied by *kagandahang loob* while reciprocal altruism is motivated by the expectation of reciprocity. The process of utang na loob does not conclude since the debt is inherited, but reciprocal altruism concludes when the benefactor is happy with the repayment. Additionally, *utang na loob* exists when assistance is provided out of *kagandahang loob* (generosity), and the helper does not seek a return for his act. In contrast, in reciprocal altruism, the altruist assists the person in need because he anticipates that they would reciprocate.

Manifestations of *Utang Na Loob*

People's everyday lives are significantly affected by the environment in which they are situated (Gifford & Nilsson, 2014). Thus, many possible manifestations of *utang na loob* to every individual must be explored.

Parent-child relationships are the most potent manifestation *of utang na loob*. 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* (Reyes, 2015). Children are expected to always appreciate their parents for everything they have done for them during their upbringing and for giving them life (Holnsteiner, 1973). A

child's loyalty to his or her parents is, therefore, immeasurable and unending (Holnsteiner, 1973; Kaut,1961; Reyes, 2015). It is required for Filipino children to uphold utang na loob. This includes submitting to parental authority and putting family obligations ahead of personal interests. For Filipinos, completing their education will pave the way to fulfilling their family responsibilities (Fuligni et al., 1999, as cited by Retuya et al., 2017). It was shown that Filipinos see education as a tool for meeting goals, including supporting the family (Bernardo et al., 2008). Moreover, children are expected to provide and assist their parents once they reached adulthood. Because of this, it is typical in Filipino culture for children to look after their elderly and ill parents (Reyes, 2015). As a result, the child becomes burdened with debt, which they continue to owe to their parents even after adulthood (Rafael, 1993). Thus, this provides a valid benchmark for *utang na loob* in a familial setting.

Manifestations of utang na loob do not only happen inside the family. Holnsteiner (1961) stated that professional services provided for free or with a modest fee also induce utang na loob. Some of the manifestations Holnsteiner (1961) mentioned include when a doctor comes during a stormy night to spend hours at a patient's bedside or when a lawyer spends much time on a client's case. Filipinos in the barrios respect midwives, *hilots* (masseurs), and *herbolario* (traditional physicians or herbalists) for their generosity and kindness. Lenders are credited throughout *utang na loob* construction--the borrower is grateful to the lender for providing money when needed.

The study of Hollnsteiner then aligns with that of Dancel (2005), who noted that the way to repay the *utang na loob* is to show loyalty to a benefactor. However, due to excessive loyalty, Filipinos may tend to put this loyalty before doing what is morally correct. This suggests that a person obligated to act according to this particular form of "grateful loyalty" must stand by his benefactor through thick and thin, right or wrong. Benefactors may include landowners whose land is utilized by peasants for farming and tillage, friends who help with job searches, historical figures who had a significant influence on the formation of the country, heroes, parents, or even God. In light of this, utang na loob may act as the moral basis for a judgment that turns a favor or gesture into a debt of gratitude, loyalty, commitment, social responsibility, and moral obligation (Agaton, 2017).

In the workplace, *utang na loob* can also be manifested. Employees' job and promotion opportunities can also be a cause of having an *utang na loob*. Once companies have given their employees job satisfaction, it can be beneficial because they can acquire the loyalty of their employees. Employee loyalty may be defined as the psychological commitment of workers to their company (Wang, 2021). High-loyalty employees will be eager to go above and beyond what is required of them, be proud of the organization, spread the word about it, be open to accepting and carrying out new jobs, be motivated, and be interested in the company's overall success (Nurhasan, et. al., 2021). A clear manifestation of having a sense of utang na loob. To make employees remain loyal (to have that sense of utang na loob), the organization needs to maintain their job satisfaction

(reward system, promotion, job, and experience opportunities) (Ahman, et al. 2021).

Characteristics of Millennials

According to research, Filipino children are expected to respect and uphold family commitments in order to show their appreciation to their parents for raising them. They are also expected to submit to parental authority and sacrifice personal interests. (Alampay & Jocson, 2011). However, this could only eventually be fulfilled once they secure employment (Lobos, Juliata,& Peñalba, 2019). Therefore, the researchers are interested in Generation Y or most commonly called Millennials. This is because millennials are the most recent generation to enter the workforce (Smith & Nichols, 2015). They are the working sample who may already experience paying back their utang na loob.

Millennials are individuals born in the 1980s and 1990s (aged 26 to 41 years old) (Cornelio, 2016). They are called Millennials because of their closeness to the new millennium (Smith & Nichols, 2015). They are very different from other generations because they are the first ones raised in a more digital age (Kaifi et al., 2012 as cited by Jahaluddin et al., 2020). They grew up under the influence of computers and a very diverse community which made them less likely than previous generations to stereotype people (Winograd & Hais, 2011) and have a greater acceptance of non-traditional families and values (Andert, 2011).

Millennials are labeled the most recent to enter the workforce (Smith & Nichols, 2015). Thus, they are not only a significant element of the Philippine economy but are also shaping its direction (Dela Cruz, 2016). However, they have received a lot of negative and favorable judgments about their work ethics and job choices. Millennials have a reputation for being entitled, impatient, and lazy, but they have also received praise for their innovation, technical prowess, and adaptability (White, 2015; Dela Cruz, 2016).

Moreover, according to Stein (2013), one of the millennial generation's standout traits is their willingness to "challenge convention," which refers to their constant search for more efficient and suitable methods to do things on their own. Lancaster and Stillman (2010) define the millennial mentality as "realistic," saying that they appreciate variety, prefer to cooperate over being ordered, and are highly pragmatic when addressing difficulties. Optimism, confidence, high self-esteem, diversity, civic responsibility, sustainable consumption, accomplishment, morality, change, multi-view, and global viewpoint are among the values that characterize and guide them. (Alcasid et al., 2017). Millennials feel empowered to make a difference when things go wrong. They have a positive attitude toward life. They are self-assured and goal-oriented. Strong morality and community service are values they hold dear. They are aware of diversity (Reeves & Oh, 2008)

On the other hand, millennials are driven by achievement and upholding the ideals set by their parents in the family setting (Van Rooi, 2018). Fingerman (2017) claimed that it is likely that millennials will help their aging parents if they have good relationships with their parents--they show their parents how much they appreciate them by having a strong sense of family cohesion. Although, it has always been a tradition in Asian culture for grown children to support their

parents (Kim et al., 2015). Rappaport et al., (2018) also found that despite millennials being more likely to depend on their parents financially, they also have a higher likelihood to provide financial help to their parents (23%), in-laws (6%), or siblings (11%) in need—an expression of having a strong sense of obligation to help their family. Millennials reciprocate their parents' involvement and investment through a strong sense of family cohesion.

METHODOLOGY

This study used a qualitative type of research employing basic qualitative design by Merriam and Tisdell (2016) to explore the perceptions and experiences of Filipino working millennials on the concept of *utang na loob.*

The study's informants were the 30 employed Filipino millennials from Tuguegarao City, Cagayan. Given the number of working millennials, researchers have identified and comprehended in detail the notion of *utang na loob* among Filipino working millennials. They are all residents of Tuguegarao City, Cagayan. Twelve of the informants are between the ages of 26 and 31. Ten from the ages 32 and 36. And eight between the ages of 37 and 41. Five of the respondents were teachers by profession. Two informants for each of the following jobs: escort guards, bank tellers, business owners, branch managers, online sellers, and accounting staff. The remaining informants include a call center agent, pharmacist, cook, lawyer, customer associate, saleswoman, chief operating officer, janitor, hotel receptionist, environmental officer, casino operator, tourism staff, and engineer.

A purposive sampling technique was used following the criteria; (1) a Filipino working millennial, (2) a resident of Tuguegarao City, Cagayan, and (3) a resident with an utmost willingness to participate in the study. The informants of the study were recruited through Facebook and Messenger. The study used a recruitment message detailing the benefits of participation, the aim of the study, and information needed to make an informed decision about volunteering, such as the amount of time needed to complete the survey. A meme poster on participant recruitment was also used to attract potential informants. Sharing the article and survey link was also encouraged.

To gather the data, the researchers conducted one-on-one in-person and online interviews using Facebook Messenger and Google Meet with the informants, depending on their preference. This helped to obtain the relevant information reflecting the perceptions and experiences of Filipino working millennials on *utang na loob*. As a method of data collection, a semi-structured interview was used. The interview was done using a guide question developed by the researchers, followed, if required, by sub-questions. This method enabled the researchers to investigate subjective perspectives and obtained detailed feedback on informants' experiences. In this way, the researchers went further into the perceptions and experiences of Filipino working millennials about the concept of *utang na loob*, allowing for a more in-depth conversation between the interviewer and the informants. Before data collection, experts validated and evaluated the interview questions to verify their dependability and validity for the project.

In analyzing the data, the researchers utilized thematic analysis by Braun and Clarke (2006) to look for similarities and differences in the informants' responses. By employing this method, the researchers generated themes and developed categories to increase the understanding of the phenomenon. After conducting an interview manually, below were the steps to analyze the data:

1. Familiarization took place after gathering the necessary data. The researchers thoroughly read the note taken and screenshots and listened to the recorded audio a few times to immerse themselves in the data and gain new insights. Also, note-taking has been done, highlighting the informants' distinctive phrases and emotional responses, and an initial code was assigned through highlighting and writing comments.
2. After the initial step, the researchers developed initial codes by translating the notes into emergent themes and formulate concise words for a comprehensive conceptualization based on their similarities and differences, which are nevertheless rooted in the precise detail of the informant's description.
3. After the data has been initially coded and compiled, a comprehensive list of the various codes has been established across the data set. The researchers classified the various codes into prospective themes and compiled all the suitable coded data extracts inside the recognized themes. The researchers had collection of candidate themes, sub-themes, and all associated coded data extracts. This had aided researchers in understanding the fundamental essence of *utang na loob* in the perceptions of Filipino working millennials.
4. After establishing a set of themes, the researchers reviewed all the produced extracts and assessed whether each subject appears to form a regular pattern. If the candidate themes do not fit, the researchers determined whether the theme itself is problematic or some of its data extracts do not fit. If the latter is the case, the researchers must either rework the theme, create a new theme, find a home for those extracts that do not currently fit in an existing theme, or just eventually discard them.
5. At this step, the researchers developed and refined the themes used to analyze and examine the data contained within them. The researchers had "defined and refined" by determining the "essence" of each topic, the themes, and the proportion of the data each theme represents. This would be performed by returning to the obtained data extracts for each theme and organizing them into a logical and internally consistent narrative.
6. The final step, which starts once a set of fully developed topics has been established, entailed the analysis and the report's final writing. The researchers ensured that the narrative within and across themes is concise,

clear, logical, non-repetitive, and engaging. The extracts were included in a narrative analysis. The analytic narrative went beyond a simple explanation of the facts and included an argument regarding the research question to be considered compelling.

The researchers ensured strict adherence to ethical principles. The informants were allowed to provide their informed consent before the interview, and it was assured that all information gathered for this study shall be treated confidentially. Moreover, the researchers promptly answered all questions from informants before, during, and after the interview. The researchers preserved the informants' anonymity and give them a pseudonym. The informants were also informed of their ability to withdraw.

RESULT AND DISCUSSION

Theme 1: The Concept of *Utang Na Loob* Among Filipino Working Millennials

Utang Na Loob as an Obligation and *Pakikiramdam*

The nature of the obligation is forceful and demanding and carries a negative connotation of being coercive. It implies a sense of necessity, as in "I do not want to, but I have to." Failing to fulfill an obligation can create feelings of guilt in contrast to positive motivators like rewards, obligation is more of a negative motivator, akin to a punishment or a stick (Cambridge University, 2019). The informants viewed *utang na loob* as an obligation that needs to be repaid. It is a mindset that stems from people's values and character where one feels obligated to repay the favor and bring back the good deed they received.

Verbalizations of the informants are as follows:

FWM06: "*It is like an expectation that a person is obligated to reciprocate the help he or she has received from other people. It is not tangible kasi(because) it is like a habit or attitude that society instils to ourselves… although hindi naman nila iniimpose sakin. It's more on an inner feeling din kasi, that I have to repay their sacrifices* " (It is like an expectation that a person is obligated to reciprocate the help he or she has received from other people. It is not tangible because it is like a habit or attitude that society instils to ourselves… although they do not impose this on me. It's more on an inner feeling that I have to repay their sacrifices.)

FWM08: "*It is when somebody does something good to you, and you feel obligated to do the same for them too.*"

FWM26: "*Return of obligation. It is something you owe someone eh. Pagbabalik ng kung anong itinulong sayo.*" (Returning a favor. It is something that you owe to someone. Returning what they have done for you.)

FWM29: "*Utang na loob for me is something that has something to do with people's mindset. Kasi para sakin, para siyang kapag may ginawa yung isang taong in favor para sayo, obligasyon mong ibalik yon. And need mo yun ibalik to call it quits. Pero that's not how life works dapat kasi. Kasi kung tutulong ka talaga, you don't need to expect na kailangan ibalik yun.*" (For me, "*utang na loob*" has something to do with people's mindset. Because in my opinion, it's like when someone does something in favor of you, you feel obligated to return

the favor. And you need to return it to call it quits. But that's not how life should work, actually. Because if you genuinely want to help, you don't need to expect that it has to be repaid.)

The informants perceived "*utang na loob*" as an obligation that must be fulfilled. It is a lifelong commitment that goes beyond its typical connotation. The data we have gathered corroborates the findings of Alampay and Jocson (2011) about familial traits, specifically in a parent-child relationship. They argued that compliance with the cultural ideal of having *utang na loob* is somehow an obligation of millennials to repay their parents' efforts. This dedication demonstrates sincere respect for Filipino children who are supposed to learn this value from their parents. Thus, it is not merely about repaying favors but rather an embedded value coupled with a sense of obligation towards others, compelling Filipinos to give back and recognize the efforts made on their behalf (Gundran, et al., 2021). Further, this also supports the observation of Rappaport et al. (2018), which suggest that despite millennials being more likely to depend on their parents financially, they also have a higher likelihood to provide financial help to their parents (23%), in-laws (6%), or siblings (11%) in need—an expression of having a strong sense of obligation to help their family.

Further, Enriquez (1977 as cited by Pe-Pua & Marcelino, 2000) argued that *utang na loob* is not obligatory nor necessarily a burden, as the word "debt" connotes. "*Although hindi naman nila iniimpose sakin. It's more on an inner feeling din kasi, that I have to repay their sacrifices*." (Although they don't impose it on me. It's more of an inner feeling as well, that I have to repay their sacrifices) – evidently, the urge to return the favor is not out of the benefactor's demands. This agrees with Gundran et al. (2021) findings in which *utang na loob* is a self-imposed obligation. It is not imposed by someone else but instead comes from within oneself and entails valuing relationships and striving to enhance them, distinguishing them from mere commercial transactions.

Therefore, the responses revealed that *utang na loob* also demonstrates *pakikiramdam* (Baldo & Quirante, 2011). Both concepts are deeply rooted in the social and interpersonal aspects of the culture, which emphasize the importance of maintaining harmonious relationships and understanding others' feelings and perspectives. *Pakikiramdam*, a Filipino cultural concept, refers to the ability to sense or intuit others' emotions, thoughts, and intentions without explicit communication. It involves empathy, sensitivity, and the capacity to adjust one's behavior to accommodate the feelings and needs of others (Pe-Pua & Marcelino, 2000). The relationship between *utang na loob* and *pakikiramdam* lies in the shared emphasis on interpersonal relationships and social harmony. While *utang na loob* focuses on the moral obligation to reciprocate kindness and assistance, *pakikiramdam* emphasizes the ability to sense to repay favors and fulfill their *utang na loob*, as they know their actions impact the relationships they maintain.

Utang Na Loob* as *Kagandahang Loob, Kusang Loob* and *Pakikipagkapwa

Utang na loob is one of the multifaceted concepts in Filipino Psychology related to *Kagandahang loob* and *kusang loob* (Baldo and Quirante, as cited by Jusay 2021). A *kapwa* with genuine concern and a readiness to assist others in times of

need possesses *kagandahang loob* (Reyes 2015), an act motivated by free will *(kusang loob)* (Jusay, 2021). *Kapwa* is described as a "shared self," "shared identity," or "self-in-the-other" (Pe-pua, 2000), linking a person's inner depths with those outside themselves. Majority of the informants perceived *utang na loob* is obtained out of *kapwa's kagandahang loob*. In return, their possessed *utang na loob* manifest on their actions driven by *kusang loob.*

Verbalizations of the informants are as follow:

FWM06: "… *my parents, although hindi naman nila iniimpose sakin. It's more on an inner feeling din kasi, ...pag papaaral sakin, pag aalaga sa amin magkakapatid. I tend to reciprocate their actions. And for me, mas masaya na ibalik yung mga nagawa nilang mabuti samin if hindi siya forced or imposed* (My parents, although they don't impose it on me. It's more of an inner feeling as well, sending me to school, taking care of my siblings and me, I tend to reciprocate their actions. And for me, it's more enjoyable to give back the good things they've done for us if it's not forced or imposed...)

FWM10: "*Utang na loob, Hindi sapilitan diba. Parang kusang loob ka magbibigay*." (*Utang na loob,* not by force, right? It's like you're willingly giving.)

FWM28: "*It is some sort of a Filipino custom where one reciprocate a big favor that was given by someone. We Filipino shows a unique way of showing our gratitude to other people. even with some slightest act of giving, we usually take it to heart and urge us to bring back it more than of what we had received towards other people.*"

Millennials considered reciprocity as a unique avenue to show *pagtatanaw ng utang na loob from kapwa's kagandahang loob*. A person's *loob* obtains *utang na loob* from *kagandahang loob* offered by a *kapwa*. In response to the *kagandahang loob* they have received, the recipient then demonstrates the virtue of *utang na loob*. This creates what is known as the "beating heart" of Filipino virtue ethics—a cyclical and alternating relationship between *loob* and *kapw*a (Reyes, 2015). The millennials then, guided by their *kusang loob* (voluntary willingness or inner motivation), demonstrate their *pagtatanaw ng utang na loob.* This corroborates the finding in which the informants emphasized reciprocal conduct. As the two parties reciprocate favors, their bond strengthens in an ever-expanding cycle. Therefore, *utang na loob* unites Filipinos with their *kapwa* through a value based on love and care for their fellow human beings (Baldo & Quirante, 2011)

Furthermore, an act can only be considered to convey *kagandahang loob* if it is performed with *kusang loob*, or roughly, free will. An act can only be deemed to have been performed with *kusang loob* if the agent is (1) not acting under external compulsion, (2) is motivated by positive emotions (such as charity, love, or sympathy), and (3) is not motivated by the expectation of reward (de Castro 1998 as cited by Reyes 2015). Millennials exhibited *kusang loob* by recognizing the benefactor's *kagandahang loob* and emphasizing reciprocal conduct.

Enriquez (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. Hence, the responses from the informants establish *pakikipagkapwa*. *Pakikipagkapwa* is a Filipino cultural value

that emphasizes a sense of shared identity, recognizing and treating others as equals, and acknowledging the humanity of everyone within the community (Enriquez 1977, as cited by Pe-Pua & Marcelino, 2000).

Utang Na Loob as the Love for the Family

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). The informants expressed a deep sense of indebtedness and gratitude towards their family members who have provided them with support, assistance, and care. As a way to repay their family members, informants try their best to provide support for their family. To become providers of their family, one must earn a steady income, which enables them to provide basic necessities to their family. Moreover, providing for the family has a direct effect on the family relationship between the provider and their family. Family relationship is crucial, as it allows family members to express their feelings and thoughts—allowing them to communicate openly and honestly while understanding each other. Strong bonds within families allow members to work through disagreements, contribute to shared goals, and simply enjoy each other's company (Aloia, 2020).

Majority of the informants' experience on *pagtanaw utang na loob* is providing to their family financially. Millennials' way of *pagtatanaw ng utang na loob* is highlighted. *Pagtanaw ng utang na loob* means acknowledging and willingly repaying the indebtedness (Dancel, 2005). Considering this, most informants' relationships with their families are also strengthened.

Moreover, their experiences on *utang na loob* include providing for their family financially which results in an increasing motivation to work. Motivation drives people to do something with high dedication and focus. A highly motivated individual has a strong drive and desire to succeed. The informants mentioned that their experiences on *utang na loob* had inspired them to succeed in life to provide enough for their family. Moore et al. (2018) claimed that family providers have positive feelings about supporting their families since they love them.

Verbalizations of the informants are as follow:

FWM08: "*I've always felt indebted to my parents. Growing up, I've always dreamt of giving them a better life through my hard work and money. I've never felt entitled to everything they've been giving me; demanding other luxurious or expensive things was never my thing.*"

FWM12: "*Sa mga nakatatanda kong kapatid, dahil sila ang tumutulong sakin pag kapos ako sa pera pangpakain ko sa sarili kong pamilya.*" (To my older siblings, because they are the ones who help me when I'm short on money to feed my own family.)

FWM04: *"kaya ako nagtratrabaho ngayon para mabigyan ko sila ng magandang retirement. Ngayon na nagttrabaho nako, nagpapadala nako ng allowance ng parents ko." (I am working in order to provide them good retirement. Now that I am working, I give my parents allowances.)*

FWM26: *[…] and I think naman sinusuklian ko yun kapag giving them din yung mga needs nila. Minsan yung wants pag may extra budget […] nirereciprocate ko siya sa pamamagitan ng pagbigay ng mga necessities nila and pagbili na rin ng mga maintenance nila. (I think I can repay them by giving their needs. Sometimes their wants if there's extra budget. I reciprocate it in terms of giving their necessities and buying their maintenance.)*

FWM02: *"This helps me to keep motivated, especially to work so I can provide all the needs of my family so I can make them happy in a way that I can support them financially."*

FWM27: *"Parang mas namotivate ako na pag-igihan sa work until dumating yung time na hindi ko na kailangan madestino kasi may enough investments na ako para suportahan kaming lahat." (I became more motivated to persevere for my work until comes a time that I no longer need to be destined [in other places] because I have enough investments to support all of us.)*

The informants' expressions of indebtedness towards their parents and gratitude towards their older siblings highlight the significant impact of *utang na loob* within the family dynamic. *Utang na loob*, understood as a pattern of behavior rooted in appreciation and respect, is particularly evident in the mother-child relationship (Gundran et al., 2021). Studies have consistently shown that mothers are more involved than fathers in their adult children's lives, maintaining frequent contact and providing extensive support, leading to a stronger sense of closeness and conflict (Fingerman, 2017). Overall, the experiences shared by the informants underscore the significance of *utang na loob* in shaping their interactions and obligations towards their family members. From their parents' unwavering support to their siblings' financial assistance and sacrifices, the informants' expressions of gratitude exemplify the profound impact of *utang na loob* within the broader context of family dynamics.

As a result of their gratitude, the informants want to give back to their families, especially their parents, for the love, care, and support they got when they were younger. Majority of the informants took on the role of being a provider for their families. They take on the responsibility with the goal of helping their families improve their living conditions. This shows how much they love their family as they continuously show this love by supporting their family, especially financially. Moore et al. (2018) supported the results of this study, wherein they claimed that family providers have positive feelings about supporting their families since they love them. Providing financial support is how millennials want to repay their families, especially their parents. Filipino working millennials feel deep gratitude which is manifested through their *utang na loob* toward their parents because of three main reasons; they were the ones who have raised them, nurtured them, and provided education for them. Consequently, it is evident that children are expected to value their parents' efforts in raising them (Holnsteiner, 1973).

As a result, most working Filipino millennials have expressed their desire to repay and provide for their families, indicating *pagtanaw utang na loob*. Because once they reached adulthood, children are expected to support and assist their parents; however, this can only be done once they obtained employment (Lobos et al., 2019). Filipino working millennials express *pagtatanaw utang na loob* by

providing allowances to their parents, covering the house expenses, buying their necessities (and wants if there are extra funds), and taking them on vacations. In Filipino culture, children are expected to take care of their elderly parents (Reyes, 2015). Considering their way of *pagtatanaw utang na loob*, most Filipino Working Millennials' families have established a stronger bond. The children's obligation to their parents, who raised and sacrificed for them, is the hallmark of *utang na loob* (Reyes, 2015).

Moreover, the informants' experiences of *pagtanaw ng utang na loob* motivated and inspired them to achieve greater success in the future. Individuals primarily work to provide for their families (Menges et al., 2017). This is consistent with the findings, as the majority of respondents reported that when they began providing for their families, they became more motivated and eager to improve their families' quality of living. In Grant's (2007) study, he argued that the increased perceived effect and their sense of personal responsibility for their families and the desire to provide for their family substantially impact employee motivation. This supports the findings that informants are significantly more motivated because they are able to observe the immediate results of their efforts on their families. Knowing that their work contributes to the betterment of their family makes it more meaningful and motivating for Filipino millennial workers. Thus, one gains the intrinsic motivation to succeed through direct experience of a sense of responsibility (Morrison & Phelps, 1999). The findings of the study are then consistent to the claims of Menges, et al. (2017) in which they suggest that love for the family plays a crucial role in sustaining the vitality and efficacy of employees.

Utang Na Loob as a Sense of Fulfillment

Fulfillment is both a feeling of happiness and satisfaction. It also marks the conclusion of something, the accomplishment of a goal. Happiness is a byproduct of fulfillment--when one seeks fulfillment as opposed to short-term pleasures, they obtain happiness along the way (Teng, 2022).

Most of the informants claimed that they had developed a sense of fulfillment, which led them to feel happiness at the same time.

Verbalizations of the informants are as follows:

FWM05: *"It is fulfilling. Seeing the smiles on their faces whenever I give something to them maliit man o malaking bagay, it makes me feel happy and fulfilled."* (It is fulfilling. Seeing the smiles on their faces whenever I give something to them whether it is a small or big thing, it makes me feel happy and fulfilled."

FWM10: *"[…] nakakapagbigay din ako sa lola ko, parents ko. Kahit di naman every sahod. Masaya ako, fulfilling siya."* (I am also able to give for my grandmother and my parents. Although not everyitme. I am happy, it is fulfilling.

FWM26: *"And it made me happy na kahit hindi ganun kalaki yung naibibigay ko sa parents and sa in-laws ko, atleast I was able to give something wholeheartedly. It's on them na kung maaappreciate nila."* (And it made me happy even though the money I give to my parents and in-laws is not that much, at least I was able to give something wholeheartedly. It's on them if they appreciate it.)

FWM28: *"Providing their needs ay isa sa pinakamasayang bagay na nagagawa ko. It makes me feel happy dahil yung pangarap ko lang dati na mag provide sakanila ay unti unti ng natutupad."* (Providing their needs is one of the happiest thing that I ever made. It makes me feel happy because my dream to provide for them is already happening little by little.)

FWM30: *"sobrang fulfilling. Kasi parang lahat ng paghihirap ng mga provider mo dati e may napuntahang maganda ganun."* (Very fulfilling. Because it felt like every hardship of the one who provided for you in the past was worthwhile.)

Despite the pressure of being the providers to their families, the majority of the informants claimed that providing for their families makes them happy and gives them a sense of fulfillment. The happiness and satisfaction they experience exceeds the financial benefits they provide for their family (Sacristan, 2014). It is the gratification they receive from the people they value and care about that made the informants feel the sense of fulfillment.

Additionally, because of their deep concern to their families, providers are praised for their willingness to make sacrifices and shoulder the burden of obligations (Casipong, 2022). Baumeister (1991) as cited by Wong (2012), suggests that by attaining one's objectives is associated with a sense of fulfillment. Their sense of role fulfillment or the feeling of being a good son, daughter, or sibling gets stronger when they are able to provide for their family. The informants' shared experiences permitted them to reap the rewards of their labor.

Moreover, providing for the family was shown to have a positive association with happiness as well as fulfillment (Carter, 2019). Thus, by the recognition of their actions, the informants developed a sense of fulfillment and obtained happiness along the way.

Utang Na Loob as a Blind Reality or Loyalty

Benefactors who have done good for others may abuse their beneficiaries by demanding things from them that are either unreasonable or beyond their means. Filipino working millennials revealed that they have been giving almost everything to their family, which has caused psychological and financial burden. This is where *utang na loob* is prone to misuse and abuse (Agaton, 2017).

Verbalizations of the informants are as follows:

FWM11: *"[…] sobra ako naapektuhan dito kasi hindi ko na maibili ng pansarili ung sarili ko. Hindi na rin ako nakakaipon para sa future ko […] nagkakaroon na rin ako ng sama ng loob dahil sa mga experience ko sa utang na loob lalo na sa pamilya ko dahil di nila naiisip ung kalagayan ko."* (I am very much affected because I already can't buy something out for myself. I also couldn't save [money] for my future. I have also acquired negative feelings because of my experience in utang na loob especially to my family because they don't think about me.)

FWM22*: [..] I want to do something but I can't kasi there are other things pa na dapat unahin other than that. Na bahala na sila na muna wag na muna ako. Until mareach yung breaking point na, sobra na pala wala ka nang nagagawa para sa sarili mo."* (I want to do something, but I can't because other things come first other than that. Come what may, they come first; I can handle myself

for later until it reaches the breaking point that it is too much that you were already unable to do anything for myself.)

FWM29: "*Minsan nakakahiram parin sa mga friends pag nauubusan. Like ma mga bagay din na nasasacrifice, yung paglabas labas, paggala. Yung wants imiminimize kasi mas dapat unahin yung mga needs."* (Sometimes, I still borrow to my friends when I run out of money. And there are things that needs to be sacrificed—going out and hanging out. Wants are needed to be minimized because needs are needed to be prioritized.)

Due to the informants' strong sense of family obligation, they revealed that they have already been compromising their well-being. They were being blinded by their sense of responsibility and obligation to their families. They have been so focused on providing for their families, particularly their parents, that they have neglected their own needs. This is because Filipinos place a high value on adhering to *utang na loob,* which requires them to respect their elders and prioritize their responsibilities to their families above their personal interests. Most informants are delighted to provide for their families; however, they have also said they have made sacrifices to be good providers. Filipino millennials worry about this issue within their families, but they still try to provide because they are reminded of the sacrifices their parents made for them when they were young and in need. Informants are likewise worried about how long they will provide for their families. They are getting on in years and planning for their own future and prospects, which is understandable. However, family responsibilities prevent them from going after their own goals. This is where *utang na loob* is prone to misuse and abuse (Agaton, 2017). As typical millennials, some of the informants already complain to the demands of their family in terms of providing. They also somehow view *utang na loob* as something that burdens them. In this case, the informants were able to see the negative side of the concept of *utang na loob.* This characteristic of the informants is supported by Stein (2013) and Andert (2011) as they mentioned that millennial generation is known for their standout traits on their willingness to "challenge convention" and having greater acceptance of non-traditional families and values. Although they have seen the other side of the concept of *utang na loob*, the informants still do their best to provide for their families because they give importance to the sacrifices their parents and other family members made for them. This is supported by Rafael (1993), which said that as a result, the child becomes burdened with debt, which they continue to owe to their parents even after adulthood. Thus, a child's loyalty to his or her parents is immeasurable and unending (Kaut,1961; Holnsteiner, 1973; Reyes, 2015).

Moreover, being unable to provide adequately for the family is also a financial challenge for the Filipino working Millennials. Most informants still have trouble making ends meet because of the pandemic and the delay in salary. Informants have shared that they frequently encounter salary delays, which makes it difficult to provide sufficient living expenses for their families. The pandemic is another factor that has significantly impacted the economy. Most employees reportedly had their work temporarily halted, had their hours and pay cut, or were forced to take unpaid leave (Bertulfo, 2020). As a result, working

Filipino Millennials are particularly vulnerable to the pandemic's effects since they have had their primary source of income compromised. The lack of employment and wage declines that had pre-existing before further intensified as a result of the outbreak (Fallesen, 2021).

Consequently, informants have mentioned that they are forced to borrow from their siblings and peers in those times. It is expected that siblings would offer financial support to a sibling in need. Siblings tend to rely on one another for assistance, creating *utang na loob* as a normative feature in sibling relationships (Hunt, 2020). Moreover, gestures of compassion and support leave a lasting impression that fosters *utang na loob* toward friends. According to Agaton (2017), these highlighted the positive consistency of *utang na loob*, building a bond of friendship and helpfulness amongst individuals.

Theme 2: The Manifestations of *Utang Na Loob* Among Filipino Working Millennials

Trends in the Family

Working millennials tend to focus on creating personalized and meaningful gestures to reciprocate acts of kindness. Rather than solely relying on traditional forms of reciprocation, such as financial support, they may emphasize experiences, quality time, or acts of service.

Verbalizations of the informants are as follows:

FWM12: "*Lagi nalang ako pumupunta sakanila para may maitulong….*" (I always go to their house to help.)

FWM21: "*…siguro ngayon kung may way man ako to give back kay mama, ayon pag may mga simpleng errands na kailangan ako and time would allow me, then go why not.*" (Right now, if I have a way to give back to my mom, that is if there are simple errands that they might need me and time would allow me then go, why not?)

FWM23: "*Yes. Pero di siya yung parang kung pano nila ako tinulungan noon. Gusto ko ireciprocate yung actions nila through giving them like vacations kasi matatanda na sila para mabawasan stress nila ganun.*" (Yes. However, it is not like the way that they have helped me before. I want to reciprocate their actions by providing them with vacations, because they are old already, so that their stress levels will be reduced.)

FWM25: "*Oo naman. Unti unti ko naman nang naibabalik sa pamamagitan ng pagsupport financially. Para hindi na nila iniisip yung finances ako na yung pupuna dun. Pero it does not stop there. Gusto ko rin yung matreat ko naman sila once in a while. Makapagtravel din sila para mabawasan stress nila with the kids ganun.*" (Yes, of course. Little by little I am able to return the favor by supporting them financially. So that they will no longer think about their finances—I will be the one to fill it in. But it does not stop there. I also want to treat them once in a while. I want them to travel to reduce their stress from the kids.)

FWM26: "*Yes. Trinatry ko na siyang ibalik everytime I got the chance to. Ayun nga inispoil ko sila sa way na alam ko. Lumalabas kami namamasyal, nagroroadtrip ganun.* " (Yes, I try to give it back whenever I get the chance. That's why I spoil them in the way I know. We go out, go on trips, and have road trips like that.)

The statements provided by the informants suggest that they desire to reciprocate the support and assistance they received from their family. They express their intention to give back to their parents or older family members by providing them with vacations, treating them to memorable experiences, and doing acts of service. These actions aim to reduce the stress and burden on their elders and allow them to enjoy their lives, particularly through travel and leisure.

A distinguishing feature of millennials is that they value experiences highly and are incredibly receptive to new activities. According to an article by Roller (2013), active holidays, outdoor adventures, and vacations continue to be popular among millennials, who value once-in-a-lifetime experiences over spending on material things. Millennials' unique characteristic influences how to express their *pagtatanaw utang na loob*. The actions they suggest, such as financing vacations and providing their elders with enjoyable experiences showcase their eagerness to reciprocate and express gratitude towards their loved ones. This is a clear manifestation of this unique characteristic among millennials.

Another is that millennials' love for traveling is undeniable. This is supported by Ketter (2021), who claimed that Millennials travel more than any other generation. According to a survey conducted by OnePoll (2019), millennials prefer more multigenerational travel with their parents. This coincides with the study results where the informants mentioned that they plan to return the favor to their family, especially to their parents, by shouldering their travels. Millennials will likely pick flights and pay for vacations when traveling with their parents. Traveling with their parents facilitates family bonding and the creation of lasting memories and more quality time spent together. Thus, due to their love for traveling, they also want their parents to experience such feelings.

Lastly, some informants mentioned expressing their *utang na loob* by visiting their parents and rendering services to their family members. This finding is supported by Perna (2020), which claimed that millennials spend quality time with their parents once a week, running errands such as gathering their medications and shopping. This suggests that Filipino working millennials often seek to express *utang na loob* in ways that align with their modern lifestyles and values. Rather than solely relying on traditional forms of reciprocation, such as financial support, they may emphasize experiences, quality time, or acts of service. They may prioritize spending time with their loved ones, taking them on trips, or providing emotional support and guidance.

Trends in the Workplace

According to Lanaria (2013), as cited by Tablan (2021), it is highly improbable that the enduring indigenous values, which have persevered through the unpredictable nature of history for centuries, will be eradicated in the present era due to the influence of modernization and globalization. The informants shared their experiences of *utang na loob* in the workplace as evidence to the preserving values amidst modernization.

Verbalizations of the informants are as follows:

FWM03: "*Yes. In my workplace, my senior faculty managed to pay my meals before when I'm in short of budget. I have this urgent feeling that I need to return a favor for them.*"

FWM02: "*Yes, like sa work ko now we give and take sa work if may mga work kaming di natapos I asked one of my collegue to finish it for me and I'll do the same for her kapag need nya ng help.*"

(Yes, like in my current work right now, we give and take. If there is work undone, I ask one of my colleagues to finish it for me and I will do the same for her when she's the one who needs help.)

FWM13: "*Yung kaworkmate ko. Itong isang kaworkmate ko, nung may sakit kasi ako siya yung sumalo sa shift ko and nung siya naman yung absent, ako naman yung sumalo ng shift niya para pantay kami. Ibinalik ko lang yung favor na hiningi ko.*" (My workmate. When I got sick, this coworker covered my shift for me; and when he was absent, I also covered his to call it quits. I have just returned the favor I requested.)

FWM14: "*Yung company kung san ako nagwowork ngayon. Ilang taon na rin kasi ako sa kanila and recently, binigyan nila ako ng token of appreciation in which sobrang makakatulong sakin in the long run. And with that, I'm not getting any younger na rin naman kasi, so I think dun na rin ako magwowork hanggang sa pagtanda pa. as a way na rin of showing my gratitude towards them.* (The company for which I am currently employed. For years I have been working for them and recently, they gave me a token of appreciation which will greatly benefit me in the long run. And with that, I am not getting any younger, so I think I will be working for them as I get older. Also, to show my gratitude towards them.)

FWM06: "*When I got a job in Cagelco, my current workplace. Aside from my eligibilities, may isang taong nagwowork din sa cagelco which helped me na makapasok, in a legal way, hindi sya backer. And up to this day may utang na loob padin ako kay mam although she's retired. Noon talagang whenever pupunta sya sa bahay magbibigay kami ng anything as our way of saying thank you.* (When I got a job in Cagelco,my current workplace. Aside from my eligibilities, there is this one person who was also working in Cagelco, who helped me get the job (in a legal way). And up to this day, I still have my *utang na loob* to her although she's already retired. In the past, whenever she visited our house, we always give her something as our way of saying thank you.)

The data gathered revealed instances where informants have experienced acts of kindness and support from others in their workplaces. These acts range from assistance securing a job to financial support and help to complete work tasks. The respondents express deep gratitude and a desire to reciprocate these favors in various ways. Lorenzana (2015) supports these findings reflected in her study in which *utang na loob* exhibits various organizational forms. Further, Tablan (2021) stated that it establishes connections among diverse groups and bridges social divisions while contributing to redistributing resources and balancing work responsibilities. To achieve objectives, particularly in business, the involvement of a network of individuals is crucial. *Utang na loob* promotes a

developing and self-perpetuating feeling of togetherness, inspiring employees to provide help and support to those in need willingly.

Filipino families are generally known for their close-knit family ties (Medina, 2001; Retuya et al., 2017), and when making decisions, they frequently prioritize the family's needs (Retuya et al., 2017). Therefore, the child remains at the core of the Filipino consciousness, as can be experienced in the cycle of *utang na loob* amidst modernization (Javier, 2018). As for the data gathered, the concept of *utang na loob* among Filipino working millennials could extend beyond traditional relationships to include appreciation for mentors, colleagues, or even strangers who have contributed to their personal or professional growth. Their diverse experiences and perspectives led them to recognize and appreciate the contributions and support of individuals from their workplaces. However, Tablan (2021) emphasized that when employees receive promotions or salary raises, it is important for management to highlight that these advancements are attributed to their merits and contributions to the company's productivity.

CONCLUSIONS AND RECOMMENDATIONS

The concept of *utang na loob* among Filipino Working Millennials reflects their evolving values and experiences in the modern era. This study concludes that Filipino working millennials have varying perceptions of the concept of *utang na loob* and its manifestations. Informants view *utang na loob* as an obligation that must be met in exchange for the favors done to them. Also, Millennials exhibited *kusang loob* by recognizing the benefactor's *kagandahang loob* and by emphasizing reciprocal conduct, Millennials express their *utang na loob e*stablisihing their sense of *pakikipagkapwa*. In addition, their experiences on *utang na loob* include financially providing for their family which results in an increased motivation to work and a sense of fulfillment and happiness, coupled with feelings of burden and other concerns. Working Filipino millennials express *pagtatanaw utang na loob* by giving their parents allowances, paying for their food and living expenses, and, whenever possible, giving them gifts and taking them on vacations. This results in them being motivated and inspired by *pagtanaw ng utang na loob* to succeed and provide enough for their family. Interestingly, despite the pressure of being the providers to their families, most of the informants claimed that providing for their families makes them happy and gives them a sense of fulfillment. However, due to the informants' strong sense of family obligation, they revealed that they have already been compromising their well-being and financial security. Family responsibilities prevent them from going after their own goals. Another is that most informants still have trouble making ends meet because of the pandemic and the delay in salary. The informants then mentioned being forced to borrow from their siblings and peers. Thus, the impact of having *utang na loob* has its advantage and disadvantages. Although there have been cases of misuse and abuse, especially within their families, it is imperative that informants and their families work together to find a comprehensive way to address and, eventually, overcome the negative impacts of *pagtananaw utang na loob.*

Furthermore, the manifestations of *utang na loob* suggests that Millennials prioritize creating memorable experiences and offering opportunities for those they feel indebted to, emphasizing quality time over material possessions. The rapid modernization and exposure to global influences have broadened their horizons and expanded their networks. Working millennials extend *utang na loob* beyond traditional familial and community ties to include appreciation for mentors, colleagues, and even strangers who have contributed to their personal and professional growth. Their diverse experiences foster an appreciation for individuals from different backgrounds and cultures, transcending boundaries in their expression of gratitude.

ADVANCED RESEARCH

Future researchers may conduct in-depth qualitative and quantitative studies. Conduct comprehensive research that delves into the cultural, psychological, and socioeconomic factors influencing the concept of *utang na loob*. Use a combination of interviews, surveys, and case studies to gather rich and diverse data. They should also consider the role of technology and globalization. Examine how technology and globalization influence the *utang na loob* concept in the digital age. Explore how virtual connections and online platforms impact the dynamics of reciprocity and obligations within and across cultures. By following these recommendations, future researchers can contribute to a deeper understanding of *utang na loob* and its implications, ultimately paving the way for interventions and policies that promote well-being and social harmony.

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