

THE CONCEPT OF UTANG NA LOOB IN THE PHILIPPINES: UTANG NA LOOB SCALE

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ABSTRACT

The Filipino value of Utang na Loob refers to an obligation to appropriately repay a person who has done one a favor. This value is impossible to quantify as it involves a deep personal and internal dimension. In Filipino Psychology, value equates to the concept of "kapwa"— a shared personhood or shared self. In this paper, the researchers aim to measure how much individuals are willing to give back or demonstrate their appreciation based on their Utang na Loob. This Filipino value is divided into five dimensions: 1) Closeness, 2) Obligation, 3) Reciprocity, 4) Respect, and 5) Obligation. These dimensions are then used as a guideline to form the questionnaire.

Keywords: Utang na Loob, Closeness, Obligation, Reciprocity, Respect, and Obligation

INTRODUCTION

Every country has its differing values and stereotypes, and the Philippines is no exception to that. Filipino Values are unique to our country and serve as our roots to our 'Filipino-ness'. These values are what we inherited from our early ancestors as they first engaged and established these now more profound values. Janester (2016) states that we have the best values in the world for the reason that we were colonized by many countries in the past and that affected the foundation of our principles and beliefs in the country. One of these Filipino values is *Utang na Loob*.

In a Philippine context, Utang na Loob refers to an obligation to appropriately repay a person who has done one a favor, one that is impossible to quantify as it involves a deep personal and internal dimension. Filipino psychology explains that this reflects the "kapwa" orientation of shared personhood or shared self, which is at the core of the Filipino values system (Pe-Pua, 2000). Similarly, Limbo (2011), also

defines the concept of Utang na Loob, which he translates in English as Debt of Gratitude, and defined as an idea of returning the favor to those who have done good deeds. It is also related to a Filipino saying, "Ang hindi marunong lumingon sa pinanggalingan ay di makakarating sa paroroongan" – that is to say, a reminder that Filipinos should always be thankful, grateful, and always remember those people who have helped them in times of trials in their lives. In addition, Dalayoan (2019) also explains that Utang na Loob is a basic context where one must have the attitude of gratitude and commitment to return the favor of being the recipient of good deeds and moral support from family, friends, relatives, and the community in a much more humanistic and/or positive side.

However, the concept of Utang na Loob as giving back to people who have done good to you is not always the case for Filipinos. According to Celestino (2014), the idea of Utang na Loob is often brought up when our relationships with other people are strained. This concept suggests that Utang na Loob is the thought that the things we have now

are what we owe from other people or even with our parents – as our first providers – and, that this notion is particularly unique to our Filipino experience since we have the tendency to be dependent, if not always, to other people in terms of our social needs and to our parents. This Utang na Loob concept is what we think we have with other people and that this becomes an “Invisible Debt” unknowing and uncertain of how much more must be paid (Ryan, 2013). In the same year, Ryan also implies that the Utang na Loob we have had from others is also one of the factors why we are more socially bound to the demands of other people, given that we have relied on them in the past; a thinking that results to the concept of Utang na Loob – an adversarial viewpoint. Nonetheless, this paper will focus solely on the constructive view and concept of Utang na Loob as a Filipino value.

Utang na Loob is first translated by Kaut (1961) as “debt of gratitude”. Andres (1994) defines it, supported Kaut’s logic, as “the reciprocity incurred when an individual helps another”. The other person then feels an obligation to repay the debt by sending gifts so that the relationship becomes an ongoing one.” According to Pe-Pua (1991), Utang na Loob is in the context of Filipino culture because it means “gratitude/solidarity” and that because of the Filipino pattern of interpersonal relations, there is always an opportunity to return a favor. Gripaldo (2005) says that Utang na Loob is dynamic because it is expected to possess many of the same characteristics of other Filipino Values. As De Castro in 1998 adds, “the obligation to pay the debt is a self-imposed one” on which Miranda (1987) also concurs that Utang na Loob is self-binding. This means that one does not have Utang na Loob because it is required by another person, rather it should come from one’s self. To have Utang na Loob means that one values relationships and seeks to prolong and strengthen these relationships, hence, Utang na Loob should not be equated with mere commercial transactions (Guevara, 2005).

Regarding well-being, Utang na Loob roots not from its physical definition but from the exemplification of the things that we have had received from other people – that in return, we wanted to give back. According to Matienzo (2017), Utang na Loob also contributes to our well-being as it will allow us to be more interpersonally connected with other people since we will encounter them in a cycle of receiving and giving. He then also adds that Utang na Loob is not meant for material definition but on how we engage and establish our relationship with others that will lead to closeness. It is also stated that Utang na Loob will always be directed to our “kapwa” in whom we have a debt of gratitude

(Matienzo, 2017). But in terms of specific emotion, Utang na Loob triggers something within us that makes us feel that we must repay something as a sign of respect because it is given to us by another person or people (Hornedo, 2000).

Based on Costello’s (1994) literature definition of Utang na Loob, it refers to which extent or how much a person should give back to fully satisfy the concern of feelings and preference by knowing to pay a debt and being sensitive to the person or people who have given something to you.

According to Torres (1980), Filipino culture has been an inevitable offshoot of research efforts to amplify the configurations of Filipino Psychology. One of the key terms in Filipino Psychology is Utang na Loob and that it is being related to different contexts and that it affects or influences the behavior of the prevalent Filipino culture (Enriquez, 1978/1994). Pe-Pua & Protacio-Marcelino (2000) also adds that inasmuch it influences our behavior, Utang na Loob also entails the development of our being and how we relate to other people.

Utang na Loob as Closeness

Agaton (2017) defines Utang na Loob as one of the values deeply practiced among Filipinos. Helping a person, especially one who is in dire need, is a value that is priceless; that a feeling of indebtedness is created in the other. He then also adds that a bond of friendship and helpfulness is nourished between persons. Being helpful and of service to others are invaluable and can probably be repaid only through an act of the same nature or even greater (Agaton, 2015). According to Miralao (1997), the value placed on smooth interpersonal relationships and harmony and the Filipino’s tendency to avoid conflict and to pleasure authority seemed to fit only too well in the interpretations of the concept of Utang na Loob. Additionally, Jocano (1966) describes Utang na Loob as an accommodative value attached to the inner values of “kapwa” since it elicits and highlights social-interactional manifestations. This is in the aspect of a relationship, in terms of closeness, and its repayment that this dimension suggests a request or plea being asked by one of another in the same shared inner self or a common humanity (Jocano, 1998). Because of closeness, the interconnection between two people and social relationships are maintained by mutual flows of aid and assistance through Utang na Loob that can sustain close ties and relationships indefinitely (Arce, 1994). In the same year of 1994, Asis explains that a smooth interpersonal relation or the ability to be pleasant and to get

along with others is to make use of euphemistic words and soothing actions that in turn, cement relationships in as much that Utang na Loob relationships develop primary ties with people and meeting the socio psychological needs of a person, individual or people.

Utang na Loob as an Obligation

According to Reyes (2013), Utang na Loob is natural when an individual helps you in anything and that it is a self-imposed obligation to give back the same kind of help to the person who has shown it to you. He then also explains that to say something like Utang na Loob is a Filipino value is to merely say that it is something that Filipinos find good or important to something since Filipinos always have the tendency to give back what is given to them; thus, obliging themselves that it is a requirement and part of their culture. Matienzo (2017) then adds that Utang na Loob is a lifetime decision which is greater than its usual connotation. This means that Utang na Loob is not just for repayment purposes, but it is something innate with us partnered with our sense of obligation to others that we really need to give back and acknowledge their efforts for us. This is also deeply exemplified when one receives a kind of help that it must also be given back – take for example the relationship of a parent and child. Parents are expected to give everything that a child needs and that it is classified as an obligation since parents are the very first providers (Holnsteiner, 1973) which was concurred by Alejo (1990) that in turn, a child's obligation is also to aid support to his parents by taking care of them in old age and that it should continue even when the parent's duties have been largely fulfilled and done.

Utang na Loob as a Reciprocity

Even in history, manifestations of Utang na Loob are present in terms of spreading Christianity in the Philippines. Rafael (1993) further explains that Utang na Loob is one of the key reasons on how Christianity spread throughout the Philippines. It is because Filipinos felt that they need to reciprocate and compensate what the conquerors have taught them and that it is a way of repaying them. Reciprocity, then here, is being defined as a manner of broadening the ideas which were passed unto you by authorities (Ileto, 1979). But in the context of socio-economic and stratified social systems in a society such as the Philippines, where the gap between social classes is marked, according to Holnsteiner (1973) Utang na Loob reciprocity stabilizes the social system in a

manner by acting as a bridge between separated sets. And Utang na Loob reciprocity is the operating principle which enables a [poor] person to lodge a claim on the rich man's wealth. Morais (1980) also elucidates that Utang na Loob reciprocity as foundations for pooling and redistributing limited resources within and between social classes. Similarly, Holnsteiner (1973) notes that Utang na Loob reciprocity is higher than that of contractual and quasi-contractual reciprocity and argues that sentiments central to friendships are important foundations of continuing social exchange and for the creation and intensification of other exchange relationships (Morais, 1981). And in 1977, Enriquez dares to speculate that there is an element of wanting to promote reciprocity which is useful in maintaining more closely interpersonal-social relationships that binds a person to the community and/or the country.

Utang na Loob as Respect

In 2008, Gorospe explains that the general potential of some Filipino values – like Utang na Loob – can be considered for good or evil depending upon its degree. The primacy of Filipino culture in motivation and behavior fostered by the patterns of dependence in the individual attitudes is a very significant factor in the Filipino's value system. Filipino Psychology also explains that one of these is respect – and that according to Avila-Sta. Maria (1998), it is the same personality attitude that one obtains with one who has a connection with others. In this context, Utang na Loob is seen as a pattern of behavior by which manner people express their gratitude through giving respect. Holnsteiner (1973) reiterates that it can be understood once more by the parent-child relationship, most especially with relationship with the mother. The mother has given the child an existence, carried in the womb for nine months, and nourished and protected the child. The child should acknowledge this and to be grateful, the child must show a character of respect towards the mother (McCoy, 1994). Thus, a child's Utang na Loob to the mother is immeasurable and eternal. According to De Guia (2005), respect is also very evident in friendships as it will be the foundation and building block of such relationships. Mutual respect to one another is a sign of Utang na Loob as you acknowledge each other and that you will only see the good without having to feel superior or inferior (Aquinas, 2010).

Utang na Loob as Satisfaction

According to Jocano (1997), for Filipino virtue ethics, the existence of healthy “kapwa” relationships are ends in themselves and sources of satisfaction. As scholars have pointed out, Utang na Loob may also involve a “mean”, but ideally, it is not only about restoring the mean but also cycling the debt (Kaut, 1961). On the other hand, Aquino de Belen (1990) also points out that some scholars have also compared Utang na Loob with Marcel Mauss’ thoughts on gift-exchange where gift-giving serves as a kind of cohesive process for attaining goods. This is probably true, but one should not conclude that Utang na Loob is, as Mauss describes it, a dynamic process of giving and when you give, it requires a return favor. For Hornedo (2000), when we receive something, we feel thankful and appreciative – and that it accounts for our satisfaction that in turn, we compensate and redirect it as a form of Utang na Loob. We incorporate our feelings of satisfaction, pleasure, or happiness with Utang na Loob that makes us motivated to also give back in the same manner and bring about equal feeling and intensity.

The Present Study

For this paper, the researchers measured how much an individual will give back or demonstrate their appreciation based on their Utang na Loob. This measure is based on Salazar (2015) definition of Utang na Loob – that it is more than just a “system of obligation”. It is a broad construct, but we will also try to narrow down the components that will best represent or define Utang na Loob as a Filipino value in the Philippine context. Test constructors also define this construct – the Utang na Loob – as a cycle of debt in which we do not just have to confer but as a principle that entails one’s responsibility of recognizing others effort to help; and thus, leads to the strengthening of relationship with other people and establishes interdependence. As stated in the previous pages, this paper will only give emphasis on the constructive measures of Utang na Loob as one of the Filipino values.

METHOD

Participants

The target audiences of this paper, based on Britanny & Waterman (2019), are those who are in late adolescence stage, ages 18 years old and above, that have completed physical development and can cognitively comprehend the parameters of the paper. The test will be conducted in Colegio de San Juan de Letran – Manila Campus and specifically, Letran students will be the target audience. A total of 85 male respondents (41%) and 107 female respondents (56%) have taken the test. 95% of the respondents or a total of 182 test takers were in the age bracket of 18 – 20. 3% or a total of 8 people were in the age bracket of 21 – 23. And lastly, 2% or 2 of the total participants have also taken the test.

Procedure

In item writing, the researchers made an item pool consists of 15 items per dimension and a total of 75 items in declarative form (Utang na Loob as Closeness, Obligation, Reciprocity, Respect, and Satisfaction). It includes a table of specification where there is a theoretical definition for each dimension and has a 6-item distribution. In addition, the researchers consulted with the experts for the initial validation and arrived with the 30 items question in declarative form. After the consultation, the pre-test was administered to the students of Colegio de San Juan de Letran to determine language suitability, ease the following directions from the point of view of the examinees, and to know the average length of time to finish the test.

To determine the final number of subscales of the test, the researcher utilized factor analysis. Based on the Rotated Component Matrix (VARIMAX) and Pattern Matrix (PROMAX), there are seven meaningful factors that are applicable to the number of items and on-screen plot, there are 30 possible factors that are suited to the test but with the help of Orthogonal and Oblique rotations, a total of 7 factors are just to be considered.

In the test assembly, the researchers consulted with 3 different experts and updated the table of specification which they came up with the new test samples consists of 25 items only. The post- test was administered to the students of Colegio de San Juan de Letran. After gathering the data, the researchers tested the data for reliability (Cronbach’s alpha

and Split-half) and validity (construct validity, and convergent validity). Lastly, the researchers identified the norming groups who took the pre-test and post-test of Utang na Loob scale.

Administration and scoring of the Utang na Loob Scale

In administering the test questionnaires, the tester checks if all tests to be given are in the correct sequence to avoid unnecessary errors when answering. The questionnaires were distributed to the test takers in an orderly manner – per column if it is in a classroom setting – so it can be monitored by the tester. Instructions were discussed by the tester to allow a smooth flow in terms of answering the test questionnaires.

The scoring system of the Utang na Loob questionnaire (in declarative form) ranges from 4 as Strongly agree; 3 as Slightly agree; 2 as Slightly disagree; and 1 as Strongly disagree. Test Constructors have decided not to include a ‘neutral’ or ‘agree’ in the scoring system. Scores were also then recorded as is – 4 as 4; 3 as 3; 2 as 2; and 1 as 1.

Measures

The following tools were used to evaluate the construct validity of the Utang na Loob scale.

Demographic Questionnaire

The following items for this part were based on what is commonly seen in the scales (e.g., Name, Age, and Gender). Since it was administered to the students of the Colegio, the year, program, and section was added. This helps for the norming and norming computation of the participants of the study.

Unidimensional Relationship Closeness Scale (URCS)

The researchers have used and chosen the Unidimensional Relationship Closeness Scale (URCS) to correlate Closeness to Utang na Loob. URCS is a self-report scale that was developed by Dibble, Levine, and Park (2011). This scale consists of twelve (12) items that measures closeness of social and personal relationships. It went on a series of testing to college dating couples (N=192), female friends and strangers (N=330), friends (N=170), and family

members (N=155). Because of the total of participants of the said scale, this resulted in its high reliability and validity.

Measure of Adolescent's Attitude towards Family Obligation (MAATFO)

To validate the Obligation Items of Utang na Loob, the researchers also looked for other obligation scales and found a scale developed by Fuligni and Tseng from *A Measure of Adolescents' Attitude Toward Family Obligation* in 2008. The multiple-item test was developed to assess adolescents' sense of obligation to support, assist, and respect the family. The measure was designed to be a simple, straightforward, and meaningful way to the importance of family obligation in adolescents' daily lives. The development of the measure is described along with a summary of results from a set of studies that have employed it among adolescents from different ethnic and cultural groups. Findings suggest that the measure succeeds at capturing an aspect of family processes that although differentially endorsed across different groups of adolescents, has important consequences for fundamental aspects of adolescent development in a variety of social and cultural groups. The researchers have used and chosen the A Measure of Adolescents' Attitude Toward Family Obligation to correlate with one of the dimensions of Utang na Loob which is obligation.

Personal Norm of Reciprocity (PNR)

In the Reciprocity Items of Utang na Loob, the researchers also looked for other reciprocity scales and they found a scale developed by Perugini, Gallucci, Presaghi and Ercolani (2003) from The Personal Norm of Reciprocity. The questionnaire, Personal Norm of Reciprocity (PNR), measures three aspects of reciprocity: positive reciprocity, negative reciprocity, and beliefs in reciprocity. The PNR has been developed and tested in two cultures, British and Italian, for a total of 951 participants. A cross-cultural study provides evidence of good psychometric properties and generalizability of the PNR. Data provide evidence for criterion validity and show that positive and negative reciprocators behave in different ways as a function of the valence (positive or negative) of the other's past behavior, the type of feasible reaction (reward versus punishment), and the fairness of their reaction. The researchers have used and chosen the Personal Norm of Reciprocity to correlate with one of the dimensions of Utang na Loob which is Reciprocity. Since it is considered as an internalized social

norm and a questionnaire to measure individual differences in the internalized norm of reciprocity presented.

Roles of Perceived Respect and Perceived Reject (PRPR)

The Respect Items of Utang na Loob, the researchers also looked for other respect scales and they found a scale developed by Tabuchi, Nakagawa, Miura, and Gondo in 2015. This 7-item scale was used in their paper entitled: Generativity and Interaction between the Old and Young: The Role of Perceived Respect and Perceived Reject which was published in the year 2015. The scale used to compare with the Utang na Loob dimension starts with an overall question regarding how it is appreciated by the younger generation in each situation given. The researchers have used and chosen the Perceive Respect scale to correlate with one of the dimensions of Utang na Loob which is Respect.

Satisfaction Scale (SS)

To further validate the satisfaction items of Utang na Loob, the researchers also looked for other satisfaction scales developed by Ed Diener, Ph.D. The scale is composed of 5-items that circulate on the satisfaction with life of an individual. The researchers have used and chosen the Satisfaction scale to correlate with one of the dimensions of Utang na Loob which is Satisfaction.

Statistical Analysis

Utang na Loob items were psychometrically evaluated using Reliability Analysis – both Cronbach's Alpha and Split-half. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. The Split-Half Reliability of the Utang na Loob scale analyzes the internal consistency of the test that measures if all the items of the test equally contribute to what is being measured. Pearson Correlation was used to compare the test with other existing studies that assess similar characteristics to the degree to which the two measurements are highly correlated. The researchers find this helpful because it is a comprehensive analysis, and it will help the researchers and future test users to furtherly understand the test itself.

The items were analyzed using factor analysis to make sure that the final run will only contain detailed and specific statements that will best fit and clearly define the construct.

In Factor Analysis, using Kaiser-Meyer-Olkin (KMO) Test to measure how suited the data is for Factor Analysis. The test measures sampling adequacy for each variable in the model and for the complete model. The statistic is a measure of the proportion of variance among variables that might be common variance. Using the rotated Component Matrix (VARIMAX) it focuses on the factors that are assumed to be uncorrelated whereas Pattern Matrix (PROMAX), it focuses on the factors that are assumed to be correlated. Both can limit the variables down to a significant number of variables.

RESULTS AND DISCUSSION

Factor Analysis

Using factor analysis, it can reduce many variables down to meaningful numbers of factors. Based on the results from the Rotated Component Matrix (VARIMAX) and Pattern Matrix (PROMAX), there are seven meaningful factors that are applicable to the number of items. Then based on the Scree plot, there are 30 possible factors that are suited to the test but with the help of Orthogonal and Oblique rotations, a total of 7 Factors are just to be considered. Total variance explained that the number of factors that is greater than 1 can be a meaningful factor.

Items 1,2,5,8,9,13 and 15 are suited for Factor 1 which is labeled as Open-relational. It shows that these items posit a mutual understanding and satisfaction about receiving and giving an action or object. It also stated in the Oblique rotation that the total rotation sums of squared loadings are 6.958 or 7. These are the number of items that belong to Factor 1. Same observation was used to determine the 6 remaining factors.

Items 10, 11,12,16,17,18,19,22, and 28 are fit for Factor 2 which is labeled as Gratitude and Consideration. Gratitude and Consideration items show that the receiver shows his or her gratitude through kindness and respect. By doing these things, they can give back to the people who provide something for them. It also shows the affection of the receiver towards the giver. Item no. 18 has a strong indicator that it is the most suitable for Factor 2 because it has a .896 value in the Pattern Matrix.

Items 6, 7, 14, 29, and 30 are suitable for Factor 3 which is labeled as Give and Take. Give and Take items show

enactment of reciprocity, or simply put, doing a certain action that the doer might not particularly like but helps or is something that the receiver likes. The receiver should be willing to do the same for you, to put the same amount of time, effort, and commitment to the relationship as you do. Based on the Pattern Matrix, Items 1 and 19 are also fitted in Factor 3, but the researchers have decided that this item is more applicable and suited for other factors.

Test Constructors labeled Factor 4 as Interpersonal. Items 23, 24, 25 and 26 show that providing something between individuals brings them close to each other and eventually results in a strong interpersonal relationship. In Orthogonal rotation, Item 6 is also suited for Factor 4 but when it was rerun on Oblique rotation, the items that are related to this factor are items 23, 24, 25 and 26. With this, the researchers concluded that these four items are suited for Factor 4. Item 6 has a .435 value which is weak in the Orthogonal rotation.

On factor 5, Items 20 and 21 are the most fit which is labeled as Relativeness. It shows that they need to show the same effort and standard that other people have shown them and that it shows the relatedness of the people involved. In the Orthogonal rotation, Item no. 15 has a value of .416 which is weak, and the test constructors concluded that it is not related to the Factor 5.

Items 3 and 27 are suitable for Factor 6 which is labeled as Willingness. The items show that each test-taker is willing to do something for other people, pointing that the gesture also makes them happy. Item number 3 has a value .679 and Item number 27 has a value of .629 which is both moderate in the Oblique rotation.

Lastly, for Factor 7, — Esteem, item 4 turned out to be a fit. The item means that we treat others with respect and admiration and that we do not see others as inferior neither perceive ourselves superior to them. According to the Pattern Matrix, Item no. 4 has a value of .954 which is strong in the Oblique rotation.

In the Analysis of Orthogonal Rotation or VARIMAX, it focuses on the factors that are assumed to be uncorrelated. Based on the results above, there are 6 items that show 2 factors that may not be correlated to them. Item 1 (I need to repay others...) has a value under Factors 1 and 3 (Factor 1 – Open-relational and Factor 3 – Give and Take). With this result, Item 1 must be reconsidered which factor is more applicable. For items 13, 17, and 22, these 3 items have values under Factors 1 and 2 (Factor 1 – Open-relational and Factor

2 – Gratitude and Consideration). Although these items have different focuses in their statements, it mainly revolves around the concept of satisfaction, respect and giving back. From the data above, it shows that Items 13, 17, and 22 have different high factor loadings. Items 13 and 17 have a higher factor loading in Factor 1 while Item 22 has a higher factor loading in Factor 2. With these results, it could be said that the factors with lower factor loading must be reassessed since the items might not be correlated to the factor given.

In the Analysis of Oblique Rotation or PROMAX, it focuses on the factors that are assumed to be correlated. The results above only show that Item 1 is either for Factor 1 or 3 (Factor 1 – Open-relational or Factor 3 – Give and Take). However, the same item was also present in the results of VARIMAX. This means that both factors are applicable to Item 1, but the factor loadings of this item from factors 1 and 3 (Factor 1 – Open-relational and Factor 3 – Give and Take) could tell us which factor is better. Factor 3 has a higher factor loading with a value of 0.530 compared to the factor loading of Factor 1 which is 0.428. With this value, it could be assumed that Item 1 is more applicable to Factor 3 than Factor 1. However, it is still in the decision of the Test Constructors whether to categorize Item 1 in either Factor 1 or Factor 3; and thus, Item 1 is categorized in Factor 1 which is labeled as Open-relational.

Reliability Analysis

A. Cronbach's Alpha

There are 24 items from the Utang na Loob scale. The result shows Cronbach's Alpha of 0.829 which is an indication of a good item consistency of the test. It is important to note that the result of Cronbach's alpha is only analyzed for the entire items and not on the subscale scores.

The summary statistics for item means has a value of 3.433 and has minimum and maximum values of 2.840 to 3.820, having a range of 0.980. The summaries of the variances and covariances of Utang na Loob scale are also included on the table above. Emphasizing the Inter-Item Correlations summary that produces matrices of correlations or covariances between the items, Utang na Loob scale has a mean of 0.175 and as mentioned in the inter item correlation table, values lower than 0.20 may not represent the content domain. Since the result of the Inter-item correlation mean is below 0.20, it could be assumed that the items may have

redundancy and should be checked. In this table, it could be seen that the minimum value for inter-item correlation is -0.139 and the maximum value is 0.531. Given these, it could also be assumed that some items could represent the construct and some needs to be double-checked for revision or removal.

B. Split-half

The Split-Half Reliability of the Utang na Loob scale analyzes the internal consistency of the test that measures if all the items of the test equally contribute to what is being measured. Assuming that a split-half of the test has a similar true score and error variances, the result from Tables 1R to 4R should also be similar. The Correlation between forms is the correlation between the sums of the items in the test. Utang na Loob scale has a correlation between forms value of 0.617.

The different splits of the items have a different reliability coefficient. Cronbach's Alpha 1 has a value of 0.679 while Cronbach's Alpha 2 has a value of 0.770. This means that

some of the items in the group are highly correlated with one another but cannot be correlated to the items in another group. The Spearman-Brown Coefficient of both Equal and Unequal length has the same value of 0.763. The Guttman Split-half coefficient is the item sum of the two Cronbach's Alpha and the variances of each group. Utang na Loob scale has a Guttman Split-Half coefficient value of 0.761 which is also similar with the Spearman-Brown coefficient value of the scale.

The Item Mean values for the Split-Half Reliability are 3.393 and 3.473 respectively and have an average of 3.433. For the Inter-Item Correlation values, the Part 2 has a higher value with 0.224 while Part 1 has a value of 0.164. Since Inter-Item Correlations check whether the items are related to all other items in a scale, values lower than 0.20 may not represent the construct of the scale. From the results above, it shows that Part 1 group of items should be checked for redundancy. Although Part 2 group of item values is slightly higher than 0.20, it is still below 0.40 and needs to be checked as well.

Validity Analysis

A. Construct Validity

Table 1. Construct Validity Correlational Matrix

	Construct Validity Correlational Matrix of Related Scales					N of Items
	URCS	MAATFO	PNR	PRPR	SS	
Closeness	.078	.136	.231	.187	.119	12
Obligation	.213	.241	.292	.325	.325	24
Reciprocity	.197	.061	-.005	-.052	.095	27
Respect	-.008	.055	.081	.105	.069	7
Satisfaction	.025	.090	-.010	.03	.232	5

Legend:

URCS – Unidimensional Relationship Closeness Scale

MAATFO – Measure of Adolescent's Attitude towards Family Obligation

PNR – Personal Norm of Reciprocity

PRPR – Roles of Perceived Respect and Perceived Reject

SS – Satisfaction Scale

The researchers have used and chosen the Unidimensional Relationship Closeness Scale (URCS) to correlate closeness to Utang na Loob. In the degrees of Freedom, $N - 2$ ($100 - 2 = 98$), so $DF = 98$. When referring to the table of critical values, $DF = 98$ (at 0.05) has a value of 0.196 and $DF = 98$ (at 0.01) has a value of 0.256. Correlation is significant at the 0.05 level (2-tailed). Utang na Loob Scale is concluded to be valid; which means, these items can really

validate that dimension of closeness scale is valid in terms of its depth and scope in Utang na Loob Scale; and that these items really measure closeness. The results show that all the items in Utang na loob under the dimension of Closeness are all valid. All the values in Utang na Loob are greater than 0.2565 which means that these items are valid and can measure closeness.

The researchers have used and chosen the *A Measure of Adolescents' Attitude Toward Family Obligation* to correlate with one of the dimensions of Utang na Loob which is obligation. In the degrees of Freedom, $N - 2$ ($100 - 2 = 98$), so $DF = 98$. When referring to the table of critical values, $DF = 98$ (at 0.05) has a value of 0.196 and $DF = 98$ (at 0.01) has a value of 0.256. When looking at the results of the correlations table of obligation scale, items 1-24 of obligation scale and items 3,15, 18,22 and 25 of Utang na Loob Scale are concluded to be valid; which means, these items can really validate that dimension of obligation scale is valid in terms of its depth and scope in Utang na Loob Scale; and that these items really measure Obligation. The results show that all the items in Utang na Loob under the dimension of obligation are all valid.

Correlations table of reciprocity scale, items 1-27 of Reciprocity Scale and Items 6,12, 17, and 23 of Utang na Loob Scale are concluded to be valid; which means, these items can validate that the dimension of reciprocity scale in terms of its depth and scope in Utang na Loob Scale; and that these items measure reciprocity. The results show that all the items in Utang na Loob under the dimension of reciprocity are valid. Based on the table of Correlations the Utang na Loob items show that the Pearson Correlation is greater than the critical value which is .2565 where the items valued as 0.682 (Item 6), 0.702 (Item 12), 0. 616 (Item 17) and 0.629 (Item 23).

The respect items 1 to 7 of the Respect Scale and items 5, 11, 14, 19, and 24 of the Utang na Loob Scale are concluded to be significantly correlated; which means, these items can really validate that dimension of respect scale is valid in terms of its depth and scope in Utang na Loob Scale; and that these items really measure Respect. The results show that all the items in Utang na Loob under the dimension of Respect are valid.

The results of the correlations table of the satisfaction scale, items 1 to 5 of the satisfaction scale and items 1, 4, 8, 16, and 20 of the Utang na Loob Scale are concluded to be valid, which means, these items can validate that dimension of satisfaction scale in terms of its depth, satisfaction, and scope in Utang na Loob Scale. The results show that all the items in Utang na Loob under the dimension of Satisfaction are valid.

B. Convergent Validity

Convergent validity helps to establish construct validity if you use the two different measurement procedures and research methods to gather construct data. To establish convergent validity, the researchers show that presumably related measures are indeed associated. Utang na Loob is related in closeness, reciprocity, obligation, respect, and satisfaction. References and evidence of the theoretical frameworks of these dimensions were proven that have a great correlation to Utang na Loob. In the figure, there are 24 items that all purport to reflect the construct of Utang na Loob. These questions were rated using 1-to-4 Likert-type response format. The researchers theorize that all 24 items reflect the idea of Utang na Loob. It can also readily see that the item inter-correlations for all item pairings are high. This provides evidence that Utang na Loob is related to the five different dimensions that was stated above. However, that while high inter-correlations demonstrate that the 24 items are probably related to the same construct, that does not automatically mean that the construct is just for Utang na Loob, but the researchers assume from the pattern of correlations that these 24 items are converging on the same thing.

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.681
Bartlett's Test of Sphericity	660.374
df	276
Sig.	.000

Kaiser-Meyer-Olkin (KMO) Test is a measure of how suited the data is for factor analysis. The test measures sampling adequacy for each variable in the model and for the complete model. The statistic is a measure of the proportion of variance among variables that might be common variance. The lower the proportion, the more suited the data is to factor analysis. Its value is .681 indicates that the sampling is not adequate, and that remedial action should be taken.

DISCUSSION

The final factors of the Utang na Loob scale are open relational, gratitude and consideration, give and take, interpersonal, relativity, willingness, and esteem. Open-relational – indicates that the people have shown the same interest and develop communalities with people regardless of

being close with them or not. Having this relationship with others only means that we are extending our connection with other people. With this, we oath to embrace other people's ideas even if it differs from ours. We also consider that this relationship is part of ourselves and therefore, we have a sense of shared "kapwa". Gratitude and Consideration – this means that we show appreciation for and return kindness to others by carefully thinking about it. When we are grateful for something, we have the tendency to reciprocate or return what has been given to us. Also, we consider the kind of help that has been offered to us and that in return, we give it back. Give and take – this means that we have established mutual recognition and that; we compromise and are willing to accept and offer something for each other. Giving out something for others is also our first and foremost characteristic as a Filipino; that is, when we give something, we do not always expect something in return. On one hand, when we take something, there is this feeling of a need for us to give back. Interpersonal – this means we develop skills for us to get along or to get in touch with other people. We also give high value in terms of our relationships with other people and how we seemingly interact and connect with them. Relativeness – this means we present something in proportion to what (something else) others have given to us. We tend to equate what others have offered us in any way; thus, forming relations with them. We show relativeness by consistently doing something for others and if others are doing something for us. By that, we are more than having relations or connections with them. Willingness – this means that we are prepared and/or happy to do something for others even if they do not require it of us. This is also one of our unique characteristics as Filipino people: it is innate among us to do something for others as long as we share a personhood or a sense of "kapwa" with them. We also have this instinct to automatically help others in dire need even if they are not asking for help or we know that we will not get anything from it. Esteem – this means that we treat others with respect and admiration and that we do not see others inferior or perceive ourselves superior to them. Having this kind of trait also grants us the ability to see people as equal to us and not be bothered by social status. With this, we respect others and humble ourselves in such a way that we consider not only ourselves but also others.

The researchers were able to present 24 items for the Utang na Loob scale and based on the results shown by Cronbach's Alpha. It indicates that the test has good item consistency. However, basing on the inter-item correlation result for the scale, some items should be checked and

reconsidered for there is possible redundancy. These items should also be double-checked to make sure that it represents each construct present in the scale. With the results, it also showed how the items of the same construct are highly correlated, but it should also be noted that it cannot be correlated to the other group items.

As for the scale's validity, the critical values that the scale has concluded that overall, the Utang na Loob scale is valid in terms of depth and scope. As for the five dimensions, all the items under each dimension are all valid. This could mean that the scale includes relevant items that measure the intended dimensions. It could also be added that the scale could produce valid results since the content of the test covers all the relevant parts it aims to measure.

The Utang na Loob scale was only administered to the students of the Colegio de San Juan de Letran - Manila. This indicates that the said scale is not intended for clinical use and needs further analysis for it to be tested for clinical purposes. The test is also not intended for young participants, particularly seventeen (17) and below. Future researchers should also consider exploring different and other dimensions of Utang na Loob for it to have relevance in other fields of Psychology. This scale is only intended for research purposes and is recommended for researchers who are deeply interested in exploring the depths of this Filipino value.

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