

Synergy of Human Capital Management and Work Ethics in Driving OCB and Superior Performance

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ABSTRACT

The integration of Human Capital Management (HCM) principles into Human Resource Management (HRM) is considered appropriate for improving employee productivity and organizational effectiveness. In Indonesia, the term Human Capital Management principles in the service sector is relatively new, as Human Capital Management principles have only been incorporated into Human Resource Management (HRM) in recent years. Furthermore, the percentage of organizations that have implemented Human Capital Management principles is relatively small. Furthermore, there is a lack of research evaluating the outcomes of organizational efficiency and effectiveness when organizations or departments implement Human Capital Management (HCM) principles. This study aims to address this gap. 173 respondents, including branch managers, district managers, unit heads, and senior agents, completed an electronic questionnaire designed by the researcher. The study found that Human Capital Management factors in management practices improve employee and organizational performance. They also agreed that helping coworkers (Organizational Citizenship Behavior) can improve the performance of coworkers and the organization. Regarding Work Ethics, the results of this study also indicate that high work ethics can improve performance effectiveness and productivity.

KEYWORDS

Human Capital Management, Organizational Citizenship Behavior-Organization, Organizational Citizenship Behavior-Individual, Work Ethics, Performance

1. Introduction

In general, experts agree that the effectiveness of an organization, whether private or public, depends largely on the people who work in it (Mikołajczyk et al., 2026). Employee performance is the most valuable resource in the market, especially for skilled and talented workers (Kałka et al., 2026). Their performance determines the level of efficiency and effectiveness, as well as the achievement of the organization's mission and strategic goals (Kuzmynchuk et al., 2026). Employers are increasingly recognizing that the success and competitiveness of an organization depend on their employees, including their knowledge, skills, attitudes, and talents, and therefore need to give them the attention they deserve (Oki & Olajide, 2026a).

This motive is also, as shown by extensive research, very important to the success or failure of strategic planning in setting organizational goals (Nakamura & Hayashi, 2026). The same results have also been found in research (Golubović et al., 2026) and (Sayekti et al., 2026), which found that if employees understand their contribution to achieving the organization's strategic goals and can adjust their behavior, then the organization's goals will be easily achieved (Cynthia Amaka et al., 2026) and (Lazarenko, 2026). On the other hand, it was also found that performance increases organizational effectiveness through employee involvement in Organizational Citizenship Behavior (OCB).

Similar studies in the Indonesian literature remain scarce, as most focus on motivation and leadership models. This may be

because it's only in recent years that organizations have focused on incorporating Human Capital Management factors into Human Resource Management. The few identified studies indicate that the use of Human Capital Management factors remains low, preventing employees from reaching their full potential and affecting organizational effectiveness (Hasan et al., 2023).

However, several researchers involved in identifying the problems faced by the life insurance sector in Indonesia in its operations consider that one of its most important shortcomings, which needs to be immediately corrected, is the lack of TASK (Talent, Attitude, Skill, and Knowledge) of agents regarding issues related to Human Resource Management (Suhardi et al., 2026).

Despite its importance, systematic approaches to mapping agent performance are still limited. In the industry, Human Capital Management mapping is widely recognized as part of a Human Resource Management strategy to identify skills, optimize employee development, and align competencies with organizational goals (Hossain & Roy, 2016). However, in the life insurance industry, agents are often classified primarily by their field of work rather than their broader expertise. This creates a gap in understanding how agent competencies are distributed and how the industry can strategically leverage their skills and knowledge. Therefore, this study aims to address this gap by introducing a Human Capital Management approach based on Work Ethics and Organizational Citizenship Behavior.

Specifically, this study focuses on life insurance in the Riau Islands, Indonesia, which includes Batam City, Tanjung Pinang City, Bintan Regency, Tanjung Balai Karimun, and Lingga Regency. This region was chosen for strategic reasons, as it is directly adjacent to Singapore and Malaysia, both of which offer life insurance products. Mapping HCM in this context not only provides regional insights but also offers a model that other insurance companies, including general insurers, can adapt.

This study seeks to address this gap by developing a Human Capital Management model. This analysis uses a mixed-methods approach. With this mixed-methods approach, this study contributes to both theory and practice. Theoretically,

this study advances the application of the Human Capital Management model—traditionally used in industry—by offering a new perspective on Its Use in life insurance. Practically, these findings provide actionable insights for Indonesian life insurance companies and their affiliated life insurers to strengthen agent development, enhance company reputation, and align agents' TASK (Talent, Attitude, Skill, and Knowledge) to improve agent and organizational performance.

2. Literature review

This section reviews previous studies and theoretical foundations relevant to the research. It outlines key concepts of Human Capital Management, OCB-O, OCB-I, and Performance, and then provides an overview of data mining and HCM mapping approaches. These foundations provide a conceptual basis for developing the framework applied in this study.

Human capital is a vital part of a company's capital and an asset, encompassing talent, abilities, attitudes, skills, and knowledge to mobilize all the company's resources (Adrie et al., 2018). When a company invests in its employees, employee retention increases. Their sense of appreciation and importance is so strengthened that they don't even consider leaving their jobs. Currently, Human Capital Management is a crucial factor for organizations in driving organizational success and developing competitive advantages (Kucharčíková et al., 2015). Human Capital Management (HCM) is considered by companies as an investment (not an expense), owned by individuals who have TASK (Talent, Attitude, Skill, Knowledge) that enable the execution of certain actions at a higher level of proficiency (Diani et al., 2024). Some company owners have realized that investing in HCM not only motivates employees but also enables organizations to build a highly skilled workforce and strengthen employees' commitment to the organization (Anusuya M & Soundarapandian M, 2024). Recognizing the importance of Human Capital Management (HCM) in organizational success, most Human Resource Management organizations aim to create high levels of knowledge,

adequate skills, positive attitudes, and develop talent (Kucharčíková et al., 2023). More organizational leaders are tasked with attracting and retaining high-performing, talented workers who create competitive advantages. Many organizations retain employees. TASK is a strategic part of HRM (Lin et al., 2017).

This strategic emphasis aligns with the broader understanding that having the right Human Capital Management to meet the organization's needs is a fundamental key to ensuring long-term sustainability (Cahyaningsih et al., 2017). Therefore, the organization's Human Resource Management department is required to implement effective and efficient Human Capital Management activities comprehensively, thus making Human Capital Management an asset (not a cost) (Zeb et al., 2018).

Organizations must understand that effective Human Capital Management (HCM) focuses not only on technical aspects but also on broader talent development. Talent is the foundation for individuals to contribute optimally to the organization, creating synergy between organizational needs and employee capabilities (TASK) (Fehmina Khaliq; Nusrat Khan; Fatima Qasim Hasan; Gulshan Khajuria; Kartikay Saini, 2023).

OCB is a multidimensional concept that encompasses a person's behaviors (Taponao et al., 2026). OCB-Individual allows individuals to help coworkers outside routine tasks voluntarily, and OCB-O (Organizational Citizenship Behavior-Organization) refers to behavior that benefits the organization, often associated with compliance with strict regulations, for example, obeying rules and maintaining the company's image (Irmawati & Becti Retnawati, 2018).

OCB-O goes beyond responsibility, involving the components of Conscientiousness, Sportsmanship, and Civic Virtue (Sambung, 2011). These elements combine to create a sense of compliance with organizational rules. This is necessary for completing complex tasks. Therefore, OCB-O is not just about knowing what to do in an organization, but also about how and why actions are taken in each context (Rashid et al., 2019).

This comprehensive view of OCB-O underscores the importance of acquiring, establishing, and assisting in real-world situations (Farmer et al., 2015). This involves not only voluntary assistance but also operational assistance, which is crucial for effective task performance. Furthermore, OCB-O requires collaboration to apply it appropriately across diverse environments, drawing on the mind and spirit (Suhardi, Wangdra, et al., 2025). The ability to integrate helping and assisting with practical application is what distinguishes OCB from simply a company/organizational task (Aziz et al., 2018). OCB-I (Organizational Citizenship Behavior-Individual) is the behavior of directly helping coworkers. In the insurance industry, it is often associated with how senior agents help junior agents (Tefera & Hunsaker, 2020).

OCB-I goes beyond responsibility, involving the components of Authoritarianism, Courtesy, and Peacekeeping. These elements combine to create a sense of loyalty to volunteering. It is necessary to complete tasks that coworkers are unable to perform (Kumari & Thapliyal, 2017). Therefore, OCB-I is not only about knowing what to do in an organization, but also about how and why actions are taken in each context (Santos et al., 2023).

Work ethic is a system of values or norms used by employees (including leaders) regarding how a person carries out daily work, characterized by binding norms, practices, and habits that are considered normal by employees in an organization (Romi et al., 2020; Zúñiga et al., 2022). A strong work ethic based on responsibility, honesty, and professionalism has been shown to significantly increase employee productivity (Abun et al., 2026; Farkas & Romaniuk, 2020). In addition, studies have found that employees with a strong work ethic positively influence performance, thereby contributing to higher productivity (Alwagfi et al., 2020; Shah & Mubeen, 2026). Employees with a strong work ethic tend to engage in OCB, which includes helping coworkers, going the extra mile, and supporting overall productivity (Fitrianingsih et al., 2023; Saban et al., 2020). The indicators are: Hard work, Responsibility, Honesty & Integrity, Commitment, and Self-Discipline. An excessive (unbalanced) work ethic can lead to boredom, a sense of being stuck in a monotonous pattern, and reduced overall productivity and quality of work.

Performance. This is in line with the view (Otoo et al., 2022) that (Fehmina Khalique; Nusrat Khan; Fatima Qasim Hasan; Gulshan Khajuria; Kartikay Saini, 2023) performance involves not only quantity but also quality in producing products/services, so that performance is a dynamic and evolving concept (Alnachev et al., 2017; Gautam & Gautam, 2022). Agent (employee) performance results not only from the work of employees and management but also from the company's total assets and human capital (Marimuthu et al., 2009; Ud Din et al., 2019). In our study and empirical research, we focused on agent performance from the perspective of line managers' needs and district/unit managers' workload in achieving production targets in the form of premium income and the production of life insurance policies that are categorized as Million-Dollar Round Table or Top Agent Award, which are the highest aspirations of life insurance agents. At this level, we also conducted empirical research to better understand the practical implementation of the established performance standards.

3. Methodology

This study adopted a quantitative method because it was considered the most appropriate for recording and evaluating the frequency of occurrence of the topic under study. In scientific quantitative research, the goal is generalization, namely, the description of one or more population variables and the explanation of relationships among variables. For research purposes, a 16-question survey questionnaire was created using Google Forms as a data-collection instrument. The questionnaire was created in electronic and physical forms and submitted directly to agents or employees of life insurance companies in the Riau Islands region, Indonesia, namely Batam City, Tanjungpinang City, Bintan Regency, Karimun Regency, and Lingga Regency, accompanied by information about the purpose of the study. At the same time, the questionnaire included the researcher's commitment to maintaining anonymity and to using the data only for research purposes. Respondents provided ratings on a Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral opinion, 4 = agree, and 5 = strongly agree. The questionnaire was sent to

the email addresses of life insurance companies and employees registered in the Riau Islands Province, Indonesia. The data collection process began in January 2026 and lasted until May 2026. The data collected were analyzed using Microsoft Excel and processed with SPSS v25. Of the 250 respondents distributed, we collected 198 who returned. Researchers selected 173 respondents who completed the questionnaire in full and were deemed valid. The collected data were interpreted using descriptive statistics. Deductive and generalization methods were adopted to draw specific conclusions. We assumed that:

H1: There is an influence of human capital on the performance of life insurance agents and organizations.

H2: There is an influence of work ethics on the performance of life insurance agents and organizations.

H3: There is an influence of OCB-O on the performance of life insurance agents and organizations.

H4: There is an influence of OCB-I on the performance of insurance agents and organizations.

4. Results

Based on the questionnaire results, the total number of employees was 173, of whom 70 were male. Thus, the percentage of females was 59%. Most of the sample fell within the 31-40 age group. Interestingly, no one answered 55 years or older. Slightly more than half of the participants (50.7%) had a high school education, while a small proportion had a bachelor's degree (S1).

Percentage of managers and supervisors who participated in this study: 27 respondents (16%) were district managers, 45 (26%) were unit managers, and the remaining 101 people (78%) were agents.

Interestingly, among the managers, there was both interest and concern about participating in this study.

Table 1. Test of Validity, Reliability, and EVA

Variables	Indicator	Estimate	Evaluation	Reliability Construct	Evaluation	EVA
HCM	Talent	0.81	Valid	0.88	Reliability	0.65
	Abilities	0.82				
	Skill	0.79				
	Knowledge	0.80				
Work Ethics	Hardwork	0.79	Valid	0.87	Reliability	0.57
	Responsibility	0.78				
	Honesty & Integrity	0.73				
	Commitment	0.78				
OCB-O	Self-Discipline	0.68	Valid	0.84	Reliability	0.63
	Conscientiousness	0.79				
	Sportsmanship	0.80				
	Civic virtue	0.75				
OCB-I	Autruiism	0.81	Valid	0.87	Reliability	0.63
	Courtesy	0.77				
	Peacekeeping	0.83				
	Cheerleading	0.78				

Source: Researcher's Processed, 2026

Table 2: Human Capital Management

No	Survey Item	Skala Likert & Score					N Score	Mean	Evaluation
		5	4	3	2	1			
1	Talent: My talents can help me do my job well. (HCM1)	58	82	13	12	8	173	3,982	Agree
		290	328	39	24	8	689		
2	Abilities: The Mentality I have enables me to complete the work well (HCM2)	62	97	11	2	1	173	4,254	Strongly agree
		310	388	33	4	1	736		
3	Skills: I can do the work quickly (HCM3))	41	83	15	19	15	173	3,671	Agree
		205	332	45	38	15	635		
4	Knowledge: I understand the job from the knowledge I have (HCM4)	102	33	18	13	7	173	4.213	Strongly agree
		510	132	54	26	7	729		
		Mean					4,030		Strongly agree

Source: Researcher's Processed, 2026

The percentage of positive responses to the question 'The talents that I have can help me do my job well. (HCM1)' was also high, as 47.4% stated 'agree' and 33.6% 'strongly agree', obtaining a mean of 3.982 (Table 2 No 1).

The results of this study confirm their belief that their talents can help them complete their work effectively. They also reinforce the belief that performance effectiveness depends on talent.

The percentage of positive responses to the question 'The Mentality I have enables me to complete the work well (HCM2)' was also high, as 56.1% stated 'agree' and 'strongly agree' (35.8%) and produced a mean of 4.266 (Table 2 No. 2).

The results of this study confirm that their mental abilities enable them to complete assigned tasks. These findings also reinforce the view of those who believe that performance effectiveness depends on abilities.

The percentage of positive responses to the question 'I can do the work quickly (HCM3)' was also high, with 48.0% stating 'agree' or 'strongly agree' (23.7%), and a mean of 3.671 (Table 2 No. 3).

The results of this study confirm their view that the ability to perform tasks quickly can accelerate the achievement of

organizational goals. The results also reinforce the view of those who believe that performance effectiveness depends on employee skills.

The percentage of positive responses to the question 'I understand the job from the knowledge I have (HCM4)' was also high, as 59.0% stated 'strongly agree' and 19.1% 'agree', resulting in a mean of 4.213 (Table 2 No. 4). The total mean value was 4.413 (88.26%), which is higher than 60%, and the significance coefficient is less than 0.05; 88.26% were included in the 'strongly agree' answer. Thus, there is a positive attitude towards knowledge in life insurance companies.

The results of this study confirm the views of those who believe they gain understanding from the knowledge they learn. The results of this study also reinforce the views of those who believe that performance effectiveness depends on knowledge (Human Capital Management).

Table 3: Work Ethics

No	Survey Item	Skala Likert & Score					N Score	Mean	Evaluation
		5	4	3	2	1			
1	Hard Work: I believe hard work is an essential value in achieving success at work (WE1)	28	103	35	4	3	173	3,855	Agree
		140	412	105	8	3	667		
2	Responsibility: I complete my work tasks with a strong sense of responsibility (WE2)	59	55	44	10	5	173	3,884	Agree
		295	220	132	20	5	672		
3	Honesty & Integrity: I am transparent in carrying out my work duties (WE3)	38	35	60	35	5	173	3,382	Agree
		190	140	180	70	5	585		
4	Work Commitment: I will give my best effort to fulfill my job responsibilities (WE4)	34	55	64	15	5	173	3,566	Agree
		170	220	192	30	5	617		
5	Self-Discipline: I can discipline myself to come to the office and go home on time without external pressure. (WE5)	14	45	54	35	25	173	2,931	Agree
		70	180	162	70	25	507		
		Mean					3,527		Agree

Source: Researcher's Processed, 2026

The percentage positive responses to the question 'I believe hard work is an essential value in achieving success at work (WE1)' was also high, because 59.6% stated 'agree' and 'strongly agree' (16.2%) and obtained a mean of 3.873 (Table 3 No. 1).

The results of this study confirm the views of those who believe that hard work can help them achieve their assigned work goals quickly. The results also reinforce the views of those who believe that performance effectiveness depends on hard work.

The percentage of positive responses to the question 'I complete my work tasks with a strong sense of responsibility (WE2)' was also high, because (34.4%) stated 'strongly agree'

and 'agree' (31.8%), and obtained a mean of 3.884 (Table 3 No. 2).

The results of this study confirm the views of those who believe that their sense of responsibility can help them complete their assigned tasks effectively. The results of this study also reinforce the views of those who believe that performance effectiveness depends on responsibility.

Despite yielding a mean of 3.382 (Table 3 No. 3), the percentage of positive responses to the question 'I am transparent in carrying out my work duties (WE3)' was high, with a percentage of 'strongly agree' (22.0%) and 'agree' (20.2%); the percentage of negative responses was also high, as (20.2%) stated 'disagree' and (34.7%) maintained a neutral stance in this question, thus raising questions about the reasons for this neutral stance.

The results of this study identify the views of those who believe that honesty and integrity in carrying out their work duties are not important and that work should be conducted transparently, as doing so could reduce consumers' inclination to purchase life insurance products. The results also reinforce their view that honesty and integrity do not significantly impact performance effectiveness.

Despite yielding a mean of 3.566 (Table 2 no. 4), the percentage of positive responses to the question 'I give my best effort to fulfill my job responsibilities (WE4)' was high, with a percentage of 'agree' (31.8%) and 'strongly agree' (19.7%); the percentage (34.7%) who maintained a neutral stance on this question was also high, raising questions about the reasons for this neutral stance.

Although the percentage of positive responses to the question/statement 'I can discipline myself to come to the office and go home on time without external pressure. (WE5)' is 2,931 with the options 'agree' and 'strongly agree' (total percentage 34.1%), but for negative statements with the options 'disagree' and 'strongly disagree' is also high (total percentage 34.7%). However, in this question, a significant percentage (31.2%) stated neither positive nor negative (neutral), which warrants attention and further investigation to determine the cause (Table 3 No. 5).

The results of this study confirm the view of those who argue that self-discipline, such as arriving and leaving work on

time, is not considered important in life insurance organizations, as such discipline would result in wasted time selling insurance products. The results also reinforce the view that employee performance effectiveness is not influenced by self-discipline.

Table 4: Organizational Citizenship Behaviour-Organization

No	Survey Item	Scala Likert					N Score	Mean	Evaluation
		5	4	3	2	1			
1	<i>Conscientiousness</i> : I carried out work beyond the given target (OCB-O1)	44 220	55 220	49 147	18 36	7 3	173 630	3.642	Agree
2	<i>Sportsmanship</i> : I look more at the positive aspects. (OCB-O2)	18 90	54 216	28 84	38 76	35 35	173 501	2.860	Neutral
3	<i>Civic Virtue</i> : I comply with the rules implemented by the organization. (OCB-O3)	31 155	75 300	20 60	26 52	21 21	173 588	3.399	Agree
Mean								3.300	Agree

Source: Researcher's Processed, 2026

The percentage positive responses to the question 'I carried out work beyond the given target (OCB-O1)' was also high, because 25.4% stated 'strongly agree' and 'agree' (31.8%) and produced a mean of 3.642 (Table 4 No. 1).

The results of this study confirm the view that exceeding organizational targets is every employee's dream. The results also reinforce their view that performance effectiveness depends on conscientiousness (OCB).

However, this still needs to be considered, and further research is needed to determine the cause, as 28.3% held a neutral opinion (Table 4 No. 1).

The percentage of negative responses to the question 'I look more at the positive aspects (OCB-O2)' with the options 'disagree' and 'strongly disagree' (total percentage 42.2%). Still, in this question, a significant percentage (16.2%) stated neither positive nor negative (neutral).

The percentage of positive responses to the question 'I comply with the rules implemented by the organization' (OCB-O3) was also high, with 43.4% stating 'agree' and 'strongly agree' (17.9%), yielding a mean of 3.399 (Table 4 No. 3).

The results of this study confirm the views of those who argue that compliance with the organization's regulations is important.

However, 11.6% still held a neutral opinion. They believed that if they adhered to regulations such as office hours, they would lose opportunities to acquire customers or generate revenue from life insurance sales, citing the importance of visiting potential customers over arriving at the office on time.

Table 5: Organizational Citizenship Behaviour-Individual

No	Survey Item	Scala Likert & Score					N	Mean	Evaluation
		5	4	3	2	1			
1	Altruism: I volunteer to help coworkers who have difficulty completing their work. (OCB-I1)	35	74	33	18	13	173	3,578	Agree
		175	296	99	36	13	619		
2	Courtesy: I can donate to a coworker who is experiencing a disaster/illness (OCB-I2)	47	45	22	33	26	173	3,312	Agree
		235	180	66	66	26	573		
3	Peacekeeping: I like to help coworkers who have interpersonal conflicts. (OCB-I3)	28	53	37	36	19	173	3,202	Agree
		140	212	111	72	19	554		
4	Cheerleading: I help my colleagues achieve greater success. (OCB-I4)	31	78	21	23	20	173	3,445	Agree
		155	312	103	46	20	596		
							Mean	3,384	Agree

Source: Researcher's Processed, 2026

The percentage of positive responses to the question 'I volunteer to help coworkers who have difficulty completing their work. (OCB-I1)' was also high, as 42.8% stated 'agree' and 20.29% 'strongly agree', resulting in a mean of 3.578 (Table 5 No. 1).

The results of this study confirm the views of those who argue that they voluntarily help coworkers when they have difficulty completing their tasks because it is believed to contribute positively to the work team and to the organization's effectiveness and achievement of its goals. The results of this study also strengthen the views of those who believe that when coworkers help each other voluntarily (reciprocally), they will later help one another when they experience difficulties, thereby increasing performance effectiveness.

The percentage of positive responses to the question 'I can make a donation to a coworker who is experiencing a disaster/illness (OCB-I2)' was also high, as 27.2% stated 'strongly agree' and 'agree' (26.0%) and produced a mean of 3.312 (Table 5 No. 2).

The results of this study confirm the views of those who believe that they are willing to contribute to coworkers who experience misfortune/illness, because this behavior is already part of the culture and is beneficial for the effectiveness of their performance and the organization.

The percentage of positive responses to the question 'I like to help coworkers who have interpersonal conflicts. (OCB-I3)' was also high, with 30.6% stating 'agree' and 16.2% stating 'strongly agree', resulting in a mean of 3.202 (Table 5 No. 3). The results of this study confirm the views of those who argue that helping coworkers experiencing interpersonal conflict is

good behavior and beneficial to the effectiveness of teamwork and the organization.

The percentage of positive responses to the question 'I help my colleagues to achieve higher achievements. (OCB-I4)' was also high, because (45.1%) stated 'agree' and 'strongly agree' (17.9%) and produced a mean of 3.445 (Table 5 No. 4).

The results of this study confirm the views of those who believe that helping coworkers complete their tasks is a noble trait. The results also reinforce the views of those who believe that helping coworkers—especially when asked—usually leads them to give something in return, even if they don't expect it.

Table 6: Recapitulation of Mean, Percent, and Evaluation per Variable and Indicator

Variable: Indicator	N	Mean	%	Evaluation
HCM:				
Talent	173	3,982	79.64	Agree
Abilities	173	4,254	85.04	Strongly agree
Skills	173	3,671	73.42	Agree
Knowledge	173	4,213	84.26	Strongly agree
Total HCM		4,030	80.60	Strongly agree
Work Ethics:				
Hard work	173	3,873	77.46	Agree
Responsibility	173	3,884	77.68	Agree
Honesty	173	3,382	67.64	Agree
Commitment	173	3,566	71.32	Agree
Self-Discipline	173	2,931	68.31	Agree
Total WE		3,527	70.54	Agree
OCB-O:				
Conscientiousness	173	3,642	72.84	Agree
Sportsmanship	173	2,860	57.20	Neutral
Civic Virtue	173	3,399	67.98	Agree
Total OCB-O		3,300	66.00	Agree
OCB-I:				
Autruism	173	3,578	71.56	Agree
Courtesy	173	3,312	66.24	Agree
Peacekeeping	173	3,202	64.04	Agree
Cheerleading	173	3,445	68.90	Agree
Total OCB-I		3,384	67.68	Agree

Source: Researcher's Processed, 2026

Table 6 shows the mean value for each variable, and the percentage proportion of the variables Human Capital Management (HCM), Work Ethics (WE), Organizational Citizenship Behavior-Organization (OCB-O), Organizational Citizenship Behavior-Individual (OCB-I), and their respective indicators, which can be described as follows:

1. The total mean score of Human Capital Management (HCM) is 4.030 (80.60%), which is higher than 60%, included in the answer 'I strongly agree'. Thus, there is a positive

attitude towards HCM in life insurance companies; therefore, we accept hypothesis H1.

2. The total average value of Work Ethics (WE) is 3.527 (70.54%), which is higher than 60% included in the answer 'I agree'. Thus, there is a positive attitude towards Work Ethics (WE) in life insurance companies; therefore, we accept hypothesis H2.

3. The total mean score of Organizational Citizenship Behavior-Organizational (OCB-O) is 3.300 (66.00%), which is higher than 60% included in the answer 'I agree'. Thus, there is a positive attitude towards OCB-O in life insurance companies, and therefore, hypothesis H3 is accepted.

4. The total mean score of Organizational Citizenship Behavior-Individual (OCB-I) is 3.384 (67.68%), which is higher than 60% included in the answer 'I agree'. Thus, there is a positive attitude towards HCM in life insurance companies, and therefore, hypothesis H4 is also accepted.

5. Discussion

The results of this study are in line with findings from other studies indicating that human capital management improves employee and organizational performance (Diani et al., 2024; Kucharčíková et al., 2015, 2023; Lin et al., 2017; Suhardi, Sukati, et al., 2025). We also agree with other international studies that show that work ethics improve employee performance (Abdullah & Hernita, 2026; Faisal et al., 2017; Fitriarningsih et al., 2023; Muhammad & Zulfa, 2017; Saban et al., 2020) and help coworkers and (individual-organizational) improve agent performance towards organizational goals (AlZgool et al., 2023; Amalia, 2017; Anzeala et al., 2024; Chinomona & Mofokeng, 2017; Giancaspro et al., 2022).

Company investments in Human Capital Management, such as technical and soft skills training, have been shown not only to improve agent competency but also to foster a sense of belonging. When agents perceive a company's commitment to their career development, they tend to reciprocate with OCB-O behaviors, such as strong loyalty and the maintenance of the organization's reputation. A strong work ethic is the primary driver of OCB-I. Ethical agents view

coworkers not as rivals but as partners in need of assistance, fostering a healthy, strong, and beneficial work environment for the organization. The results of this study indicate that performance is not solely driven by target pressure from superiors; sustainable performance emerges when OCB-I (voluntary helping, team collaboration) and OCB-O (compliance with rules) behaviors occur. Employees who volunteer to work beyond their job descriptions tend to have better retention rates, directly improving organizational performance. This discussion highlights that without a work ethic, even high levels of Human Capital Management still pose risks to the organization due to employee dishonesty. Therefore, integrating work ethic values and human capital management development is key to achieving stable organizational performance

6. Conclusion

An effective Human Capital Management strategy can increase employee engagement, which is reflected in increased OCB, both towards coworkers (OCB-I) and towards the organization (OCB-O). The results of this study are in line with the theory that Human Capital Management and Organizational Citizenship Behavior, such as helping coworkers voluntarily, can motivate employees to improve their own performance and that of the organization where they work.

Work Ethic is an important determinant, ensuring that every employee's actions are carried out for the long-term interests of the company and its customers, not just for the sake of a short-term commission.

At the same time, this shows that the more Directors, Branch Managers, District Managers, Unit Managers, Managers, and agents who realize the importance of Human Capital Management (HCM) in matters related to Human Resource Management (HRM), the more they will be able to improve employee performance and effectiveness. Respondents' statements confirm that the first research hypothesis, HCM influences the performance of life insurance agents, is acceptable.

Furthermore, the results of this study confirm that the second, third, and fourth hypotheses are also accepted: Work Ethics (WE), Organizational Citizenship Behavior-Organization (OCB-O), and Organizational Citizenship Behavior-Individual (OCB-I) improve the performance of life insurance agents. The most dominant variable, with the highest rating, was Human Capital Management (HCM). In conclusion, based on the results of this study, Human Capital Management (HCM) is very important for improving employee and organizational performance.

Overall, the performance of agents (employees) in the life insurance industry is determined by a combination of professionally managed Human Capital Management, which must align agents' expertise with the industry's needs by integrating work ethic and Organizational Citizenship Behavior (OCB), both individual (OCB-I) and organizational (OCB-O).

6.1 Limitations

Although this number of respondents meets the minimum requirement for statistical representativeness, the study's sample size ($n=173$) remains a limitation, providing a limited perspective. This approach should also be used with other research databases, such as those for general insurance, which can be referenced in future research. Another limitation is the questionnaire data collection technique, in which the results are based on responses from life insurance representatives. Respondents may tend to project a more positive image of the company and act overly rationally. The targeting of the Riau Islands region of Indonesia may also be a limitation; therefore, future research should consider other regions in Indonesia.

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6.3 Author Declaration

The authors declare that there are no conflicts of interest, financial or otherwise, that could have influenced the research design, data collection, analysis, interpretation, or the presentation of the findings.

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