

Human Capital Management, Work Ethics, and Organizational Citizenship Behavior: Keys to Improving the Performance of the Life Insurance Industry

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ABSTRACT

Human Capital Management (HCM) has evolved from an isolated and organization-specific practice to a strategic component of a Human Resource Management system, aimed at organizational sustainability; yet, organizations often overlook it. Poor performance among life insurance agents urges the need to identify how HCM and work ethics among insurance agents can be facilitated in the workplace. Human capital management is crucial for enhancing agent performance; however, a centered approach has been the primary focus. This paper emphasizes the significance of considering the interplay between agent-specific performance factors that drive and sustain the performance of life insurance agents. This paper contributes to the emerging human resource management literature, which advocates human capital management as a key human resource development practice designed to enhance agent performance. It also examines the conditions OCB-I and OCB-O that may influence performance in life insurance agents. HCM practices in the life insurance industry can utilize these findings as additional evidence to inform formal/informal strategies within their organizations, promoting better agent performance for both existing and future agents. Human resource practitioners should promote stronger OCB-O and OCB-I, given our findings that agents supported by Human Capital Management experience better performance through better organizational support (helping coworkers/coworker support).

Keywords: Organizational Citizenship Behavior-Organization (OCB-O), Human Capital Management, Organizational Citizenship Behavior-Individual (OCB-I), Work Ethics, Performance.

INTRODUCTION

In the current era of globalization, organizational excellence is primarily determined by the effective utilization of human resources, as reflected in the performance of its employees. Talented individuals, attitude, skill, and knowledge (TASK) are crucial for organizational success and become a competitive advantage. However, according to data from Asosiasi Asuransi Jiwa Indonesia (AAJI) (2024), the winners of the prestigious 37th AAJI Top Agent Awards (TAA) in Batam, spanning categories from Top Rookie Agent by Premium to Top Agent by Premium 2024, are predominantly foreign-owned insurance agents. National life insurance companies face significant challenges in managing the performance of their agents. At least one-third of marketers (agents) report difficulty in acquiring clients (Asosiasi Asuransi Jiwa Indonesia (AAJI), 2025). Against the backdrop of frequent funding reforms, research on human resource management in the field of life insurance services has made progress to date in examining job-specific dynamics, such as the influence of the work environment on workforce management. (Dylan Trotsek, 2018; Hendri, 2012; Suhardi, 2017), opportunities for insurance service development

(Fitriani & Dorkas, 2009), and marketing strategy analysis. (Fayshal et al., 2013) However, academics need to investigate human resource management practices in the life insurance industry that focus on agent performance.

Human capital management-based performance assessment is an interesting topic. It needs to be developed by organizations because human capital management is currently considered one of the main components of intangible assets (intellectual capital) owned by the Company. So far, organizations have assessed performance more by emphasizing tangible assets and from a financial perspective, because it is considered more accurate. (Suhardi, Aisyah, 2023). However, the actual basis for driving financial value is human capital management (HCM), as it encompasses talents, attitudes, skills, innovations, and knowledge. (Suhardi et al., 2025). Additionally, in human capital management, there are individual abilities, leadership, and teamwork effectiveness, each of which plays a role in creating value. (Ali et al., 2018; Prayetno, 2017). Considering the complex role of HRM (Human Resource Management) in the organization, management must be proactive in developing HRM based on human capital management, which requires continuous development in response to changing business dynamics. (Kucharčíková et al., 2015). The advantages of human capital management compared to other production factors (land, labor, capital, and entrepreneurs) lie in the organization's competitive strategy, namely production capabilities, different services that can meet consumer needs, unique quality, special skills that always find breakthroughs (innovation), and never feel satisfied with doing well. (Endri, 2017; Venkatesh Ganapathy, 2019).

Using a human-centered approach, we attempt to uncover the full range of agents' performance experiences and evaluate how the combination of organizational citizenship behavior-organizational and organizational citizenship behavior-individual influences performance. This approach draws from and extends the HCM model, (Boon et al., 2018; Rizal, 2024) as recent meta-analyses have revealed inconsistencies between HCM theory and empirical findings regarding the joint effects, namely the interaction of job demands and resources. This calls for a shift from a traditional variable-focused approach to a human-focused approach, capturing the synergistic, rather than isolated, effects of job characteristics more effectively. (Adrie et al., 2018; X. Lin et al., 2021).

The purpose and contributions of our study are threefold. First, our study extends existing human resource management theory on agent performance as a fundamental human resource management practice by examining the complex interactions between universal and job-specific work characteristics in the context of life insurance services. Specifically, we use a human-focused approach to overcome the limitations of traditional variable-focused models by examining how job-specific demands and job resources are integrated, jointly influencing agent performance. (Kasmawati, 2017; Kucharčíková et al., 2023).

We include coworker support and organizational citizenship behavior, which are essential in the context of individual life insurance agents' work. Many insurance agents have goals related to their work but struggle to make progress toward achieving them. We also include work ethics, which are prominent in life insurance services and can hurt insurance clients because they often fail to meet customer expectations.

Second, we extend human-focused research on agent performance to life insurance agent performance by expanding the range of outcomes considered. Specifically, we focus on organizational citizenship behavior (both organizational and individual); both are essential outcomes in human resource management. (Kumar & Vasudevan, 2024).

Finally, this study incorporates key demographics in the life insurance sector: age, job type, seniority, and length of service. These variables were selected based on their importance in the life insurance industry and in shaping job-specific work experience. (Mohamad et al., 2024).

The growth of the insurance industry in Indonesia is evident in the increase in insurance premiums, particularly life insurance, which rose by 18.7% in 2024 compared to the previous year. The number of insured individuals experienced a surge of 80.1% (154.64 million people), driven by a 107.7% growth in the group insured segment (133.05 million people) (aaji.or.id, 2025).

An insurance agent's role does not end when a customer purchases a policy, and the life insurance policy is issued. The agent will continue to provide consultation and foster good relationships and work ethics with the client. This is crucial because customer satisfaction has a positive impact on the agent and fosters trust with potential clients. (Heravi et al., 2021; Nematollahi et al., 2024).

Agent insurance, combined with HCM (Human Capital Management) and strong work ethics, can effectively enhance an organization's effectiveness. Human capital management has TASK (Talent, Attitude, Skill, and Knowledge), which are often developed according to the need to continuously seek new (innovative) breakthroughs and constantly increase performance. (Hadiyan & Faisal, 2021; N. A. Khan et al., 2024; Suhardi, Aisyah, et al., 2024) In other words, agents will have high performance for the development of the organization where they work.

Insurance agents are expected to actively participate in behaviors that fall under OCB (Organizational Citizenship Behavior). OCB (Organizational Citizenship Behavior) is an individual's extra-personal behavior that is outside of the main task and has no correlation with the prevailing reward system in the organization but is a willingness to increase organizational effectiveness (extra-role) (Fein & McKenna, 2024; Rashid et al., 2019). Thus,

we expand the knowledge of human resource management about what influences the possible configuration of performance in the life insurance industry.

A gene functional insurance as a factor of production holds a vital role in the Indonesian life insurance industry. (Arifin & Rachman Putra, 2020) They function not only as salespeople (production personnel who obtain insurance policies and premiums for customers), but also as a liaison between the company and its customers (providing after-sales service). The fundamental role of insurance agents in life insurance companies is as salespeople, producing insurance policies and first premiums. A critical challenge in competition is for organizations to analyze various issues related to agent performance in creating insurance policies. Many researchers in the fields of marketing and human resources have identified factors that can influence agent performance in achieving company targets. (Pauli & Dudek, 2025).

LITERATURE

HCM (Human Capital Management)

HCM (Human Capital Management) refers to the knowledge, skills, and abilities (KSA) possessed by an individual that enable them to function effectively in their work environment. (Prasojo L.D., Amirul Mukminin, 2017), Piva & Rossi-Lamastra (2018). HCM (Human Capital Management) needs to be managed well so that a company can add value/intellectual capital (Georgiev, 2021). (Ratten & Ferreira, 2016). Essential differences in the functions of human resource management (HRM) (Lin et al., 2017a), Sinambela (2019). It plays a strategic role in creating intellectual assets by developing talent, attitude, skills, and knowledge (TASK), which are also essential elements in the process of creating corporate value. Because individuals (humans) have talent, attitude, professionalism, managerial skills, and the ability to master science and technology, they can improve production with the skills, knowledge, and expertise they possess (Keji, 2021; Suhardi, 2023; Hossain & Roy, 2016; Kucharčíková et al., 2015). Improving human capital management (Otoo et al., 2022; Putiri Bhuana Katili, 2017) In context will improve performance (Alnacheif et al., 2017; Nugraha et al., 2018; Zeb et al., 2017; Hidayat et al., 2018; Philip, 2018; Lin et al., 2017a)

H₁: HCM influences work ethics (WE).

H₂: HCM influences OCB-O.

H₄: HCM influences OCB-I.

Work Ethic (WE)

WE is the manifestation of obedience to organizational rules in completing tasks/jobs. (Fitria et al., 2022). WE is also a reflection of a person's morals, as demonstrated by enthusiasm and a positive attitude while working. (Alwagfi et al., 2020; Romi et al., 2020a) however (Farkas & Romaniuk, 2020; Andansari & Mujanah, 2023) Work ethic is defined as an attitude that is shaped by habits that conform to norms in every action. Research (Saban et al., 2020) Suggests that efficiency, productivity, performance, and company commitment can increase along with work ethic. Thus, work ethic has a significant influence on **organizational citizenship behavior within an organization (OCB-O)** and research. (Farkas & Romaniuk, 2020) Says that a person's belief can be better, achieving goals through commitment to **organizational citizenship behavior-individual (OCB-I)**, and the importance of working hard will have a significant impact on achieving company targets. However, (Khan, 2017; Faisal et al., 2017) There are still a few who apply work ethics as a collection of attitudes and beliefs related to work behavior, even though to obtain **organizational citizenship behavior-individual (OCB-I)** and achieve goals, work ethics can be realized in the work environment. The results studies (Fitrianingsih et al., 2023) Work ethics influence organizational culture, competence, and performance.

H₃: Work ethics (WE) influence OCB-I.

H₅: Work ethics (WE) influence OCB-O.

H₉: WE influence performance.

Performance

Performance is a comparison tool of a person's work results that are adjusted to the rules that have been set by an organization, which serves to measure the success of an organization in achieving organizational goals, or interpreted as the results achieved by a person in carrying out the tasks and responsibilities assigned to them based on the abilities he has (Tarigan et al., 2020). According to Theo et al. (2021), an agent's performance is the result of the work, both in quality and quantity, that an employee achieves in carrying out their duties according to the responsibilities assigned to them. However, it is not yet a comprehensive management/ organizational process because work results must be presented as concrete evidence and can be measured. (Harjanti, Wulandari, Wahjoedi, Tri, Sari, Anita Kartika, Setiadi, 2021). However, according to (Lutfi et al., 2020) performance is the result of the

work given by the company that has not been analyzed in depth, which employees have carried out in accordance with the rules set, or not, so that they can truly achieve the company's standard targets, both in quantity and quality given to them (Soetjipto et al., 2021). The indicators are quality of results, productivity, punctuality, effectiveness, independence, work commitment, and responsibility (Peterson & Carl, 2018; Gautam & Gautam, 2022; Suhardi et al., 2022).

H₆: Organizational citizenship behavior-organization (OCB-O) influences Performance.

H₇: OCB-I influences Performance.

H₈: Human capital management (HCM) influences performance.

OCB-O and OCB-I

OCB (Organizational citizenship behavior) refers to extra-role behavior that is not explicitly outlined in job descriptions, such as spontaneous actions that are helpful without being directed by others, and can be assessed through work evaluations. (Pletzer et al., 2021; Tefera & Hunsaker, 2020; Suhardi, Ratih, Sari I.A.B, 2018). Organizational citizenship behavior (OCB) refers to individual behavior that goes beyond the required role and is not directly (explicitly) recognized by the formal reward system. (Chinomona & Mofokeng, 2017; Khattak & O'Connor, 2021; Chinomona & Mofokeng, 2017; Khattak & O'Connor, 2021).

Williams & Anderson (1991) in (Irmawati & Bakti Retnawati, 2018) Categorized organizational citizenship behavior: OCB-O and OCB-I. OCB-O: behavior directed towards the interests of the organization, and OCB-I: behavior directed towards individuals. Williams and Anderson (1991) in (Sambung, 2011a) Classified the five dimensions of Organ (1988) into OCB-I: Altruism and courtesy are classified as OCB-I, while conscientiousness, civic virtue, and sportsmanship are classified as OCB-O (Sambung, 2011b).

H₁₀: OCB-O and OCB-I as intervening variables will influence HCM and WE on performance.

METHODOLOGY

Empirical research is conducted in three stages, namely:

In the first stage, the author conducted a literature review on the impact of human capital management, work ethics, OCB-O, and OCB-I on performance to identify relevant relationships following the components in the research model. The literature review was designed to identify and analyze existing research on the variables studied and their indicators. A systematic search was conducted in various academic databases, including Google Scholar, Web of Science, and Scopus. Next, a questionnaire was distributed via email, and participants were asked to rate it and given a blank space for additional comments. To ensure timely completion, participants were asked to return the questionnaire within one week.

The population of this study consisted of respondents from the life insurance industry agents in the Riau Islands, Indonesia. The researcher employed a deductive approach and a quantitative method (questionnaire-based) for collecting cross-sectional data. The sampling technique employed was convenience-based, non-probability sampling. Questionnaires were sent to 225 respondents, namely agents in the life insurance industry in the Riau Islands, Indonesia. The sample criteria included experienced professional agents who had been with the insurance company for at least 2 years. Of the 225 questionnaires distributed, 178 questionnaires were returned, and 138 respondents met the complete criteria. Moreover, to support the conclusion, the researcher conducted interviews with seven agents. A key reason for selecting this segment is its significant contribution to global competition, which directly impacts Singapore and Malaysia, both of which market insurance products in the Riau Islands, Indonesia.

The questionnaire consists of two parts, namely: Demographics and a variable scale. In the demographic section, the author collected data on gender, age, qualification, work, monthly income, and on-duty status. In the second part, a 5-point Likert scale (ranging from 1 = strongly disagree to 5 = strongly agree) was used to collect data on four variables: human capital management, work ethics, organizational citizenship behavior (organizational), and organizational citizenship behavior (individual), as well as performance.

To measure the human capital management variable, we used a scale developed by Suhardi (2023) and Prasojo L.D., Mukminin A. (2017). The questions are related to knowledge, expertise, abilities, and skills. For example, is 'I understand the work from the knowledge I have (X₁₁₁)'. For the work ethics variable, we used a scale developed by Fitria et al. (2022). Work ethic indicators include leisure, hard work, centrality of work, delay of gratification, morality, and time spent on non-productive activities (Romi et al., 2020).

The statements relate to the centrality of work: self-reliance, hard work, leisure, morality, delay of gratification, and the waste of time. For example, 'I prioritize work because it is part of life.' The scale used for the mediating variable, organizational citizenship behavior-organization (OCB-O), was developed by (Newman et al., 2017). The statements are related to conscientiousness, sportsmanship, and civic virtue. One example of the item is 'I do my work without waiting to be ordered'.

Organizational Citizenship Behavior-Individual (OCB-I) Scale (mediating variable) was developed by (Pletzer et al., 2021) Was used. The statements relate to altruism, courtesy, and peacekeeping. For example, an item is, 'I am willing to help coworkers who are having difficulty completing their work.'

The data analysis technique employed in this research utilizes structural equation modeling (SEM) from the AMOS 21 software package. This model is a collection of statistical techniques that allow testing a series of relatively complex relationships. (Bairagi, Vinayak, Munot, 2019); Wijaya, 2013). The advantage of SEM applications in management research is their ability to determine the dimensions of a concept or factor and to measure theoretically existing relationships.

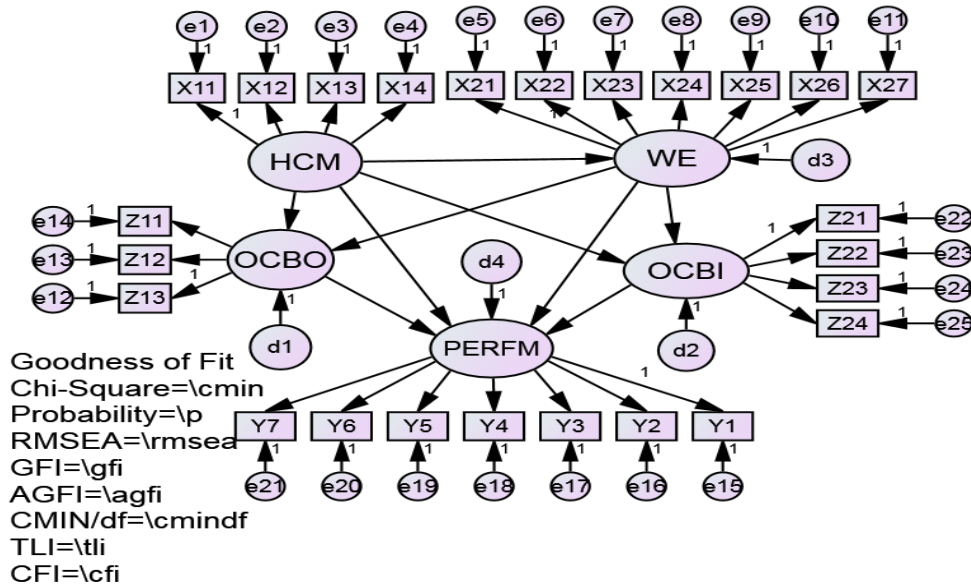


Figure 1. Conceptual Research

Instruments and Data Collection

Table 1. Respondent Demographics

Gender	Count	(%)
Male	55	39,8
Female	83	60,2
Age		
21-28 Years	45	32,6
28-35 Years	25	18,2
35-45 Years	33	23,9
45-56 Years	30	21,7
> 56 Years	5	3,6
Qualification		
High School	58	42,0
Diploma/Strata1	53	38,4
Strata 2	27	19,6
Strata 3	0	0,0
Length of Work		
2-7 years	23	16,7
8-12 years	62	44,9
13-18 years	23	16,7
19-24 years	22	15,9
> 25 years	8	5,8
Income/Moon		

< IDR 15 million	13	9,4
IDR 15-20 million	28	20,3
IDR 20-25 million	34	24,6
IDR 25-30 million	35	25,4
> IDR 30 million	28	20,3
On Duty		
Managers	41	29,7
Agents	97	70,3

Source: Researcher's Processed Products, 2025.

Data Analysis

In this study, we employed SEM-AMOS for structural equation modeling, and factor analysis was conducted to evaluate the model fit (Table 2: Goodness-of-fit Index and Cut-off Value). All hypotheses were analyzed through AMOS structural equation modeling.

Table 2: Goodness of Fit Index and Cut-off Value

Goodness of Fit Index	Cut off Value
x ² Chi-Square	Kecil
Probability	≥ 0,05
RMSEA	≤ 0,08
GFI	≥ 0,90
AGFI	≥ 0,90
CMIN/df	≤ 2,00
TLI	≥ 0,94
CFI	> 0,95

Source: Hardani et al., (2020); Sugiyono, (2019)

Table 3. Assessment of the first-order, reflective model

Variable 1 e	Item	Loadings	CR	AVE
HCM (X ₁)	X ₁₁	0.77	0.94	0.82
	X ₁₂	0.82		
	X ₁₃	0.88		
	X ₁₄	0.86		
	X ₂₁	0.65	0.90	0.74
WE (X ₂)	X ₂₂	0.57		
	X ₂₃	0.75		
	X ₂₄	0.49		
	X ₂₅	0.77		
	X ₂₆	0.62		
OCB-O (Z ₁)	X ₂₇	0.75		
	Z ₁₁	0.91	0.92	0.78
	Z ₁₂	0.82		
	Z ₁₃	0.76		
	Z ₂₁	0.73	0.87	0.70
OCB-I (Z ₂)	Z ₂₂	0.80		
	Z ₂₃	0.77		
	Z ₂₄	0.71		
PERFM (Y)	Y ₁	0.85	0.94	0.81
	Y ₂	0.78		
	Y ₃	0.71		
	Y ₄	0.70		
	Y ₅	0.83		
	Y ₆	0.77		
	Y ₇	0.82		

Table 3 presents the validity test using Standardized Regression Weights from SEM-AMOS, with an estimated value greater than 0.50, indicating that the statement is valid.

Assessment of Normality and Evaluation of Outliers

Normality testing is performed to determine whether the data distribution meets the normality assumptions, as indicated in the text output, which assesses normality through the skewness and kurtosis coefficients. A critical ratio (cr) of less than ± 2.58 is considered normal. (Sugiyono, 2019).

Table 4. Output Skewness and Kurtosis Assessment of Normality

Variable	min	max	skew	cr	kurtosis	cr
Z24	3,000	5,000	,726	3,191	-,167	-,368
Z23	6,000	10,000	-,533	-2,342	,993	2,184
Y4	6,000	10,000	,548	2,410	,682	1,499
Y3	6,000	10,000	,234	,227	1,385	1,045
Z12	6,000	10,000	,026	,115	-,253	-,555
Z13	6,000	10,000	,056	,244	-,462	-1,015
X26	3,000	5,000	-1,084	-4,767	,004	,008
X24	3,000	5,000	,396	1,742	-,879	-1,932
X22	3,000	5,000	,044	,192	-,341	-,750
X13	6,000	10,000	-,336	-1,876	,247	,600
X11	6,000	10,000	-,793	-3,485	,967	2,125
Multivariate					6,268	2,364

Source: Researcher's Processed Products, 2025.

Table 4 is the output of skewness and kurtosis assessment of normality of multivariate data, critical ratio (cr) output value assessment of normality = $2.364 < 2.54$, which means the data is normally distributed.

RESULTS AND DISCUSSION

Research Model Structure

The research model's structure describes the causality model, and the results of the model's analysis are presented in Figure 1.

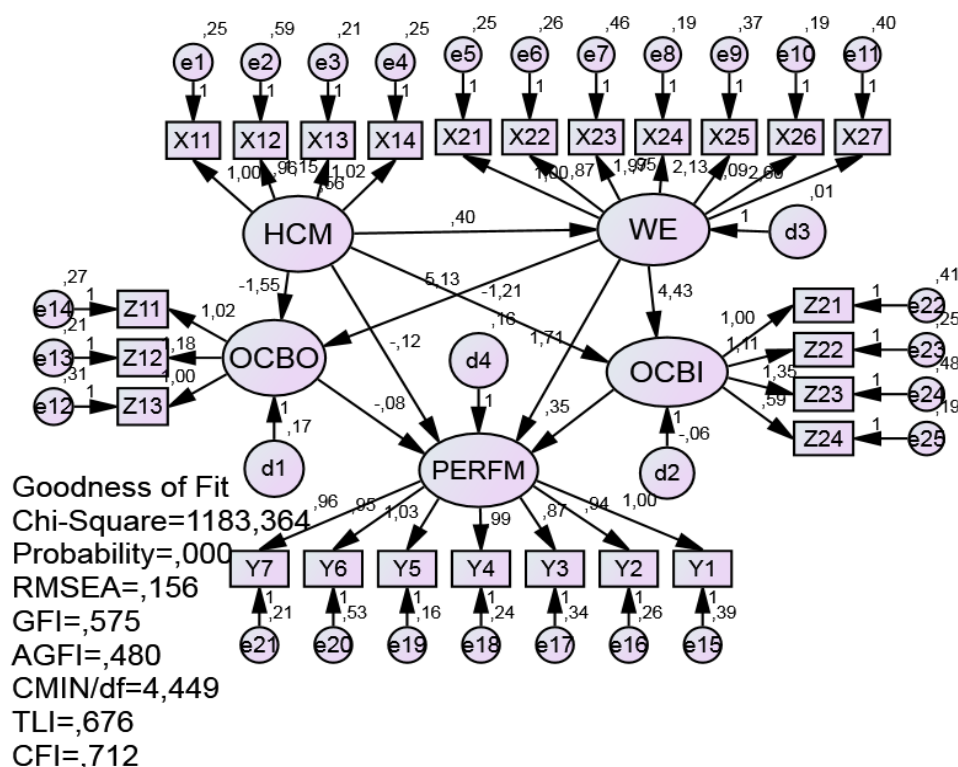


Figure 2. Structural Equation Model Initial Research

Output Fig. 2 with regression Table 5.

Table 5. Regression Weights of the initial research model

			Estimate	SE	CR	P	Label
WE	<---	HCM	,402	,065	6,176	***	par_29
OCBO	<---	HCM	-1,548	,388	-3,988	***	par_21
OCBI	<---	WE	4,427	,899	4,924	***	par_22
OCBI	<---	HCM	-1,214	,356	-3,412	***	par_25
OCBO	<---	WE	5,130	,988	5,192	***	par_26
PERFM	<---	OCBO	-,077	,202	-,379	,704	par_23
PERFM	<---	OCBI	,349	,409	,852	,394	par_24
PERFM	<---	HCM	,123	,295	,417	,177	par_27
PERFM	<---	WE	1,705	1,033	1,651	,099	par_28

Source: Researcher's Processed Products, 2025.

The goodness of fit criteria: Chi Square, Probability, RMSEA, GFI, AGFI, CMIN/df, TLI and CFI have not met the desired value criteria (no fit), but the regression weight evaluation of all variables has a cr (critical ratio) value that is not equal to zero indicating that the variables have a causal relationship, which indicates that the research model is acceptable, but has not met the specified criteria. Therefore, the researcher did not modify the model; instead, an index modification was performed, namely, trimming very carefully, to form model 1 (Fig. 3).

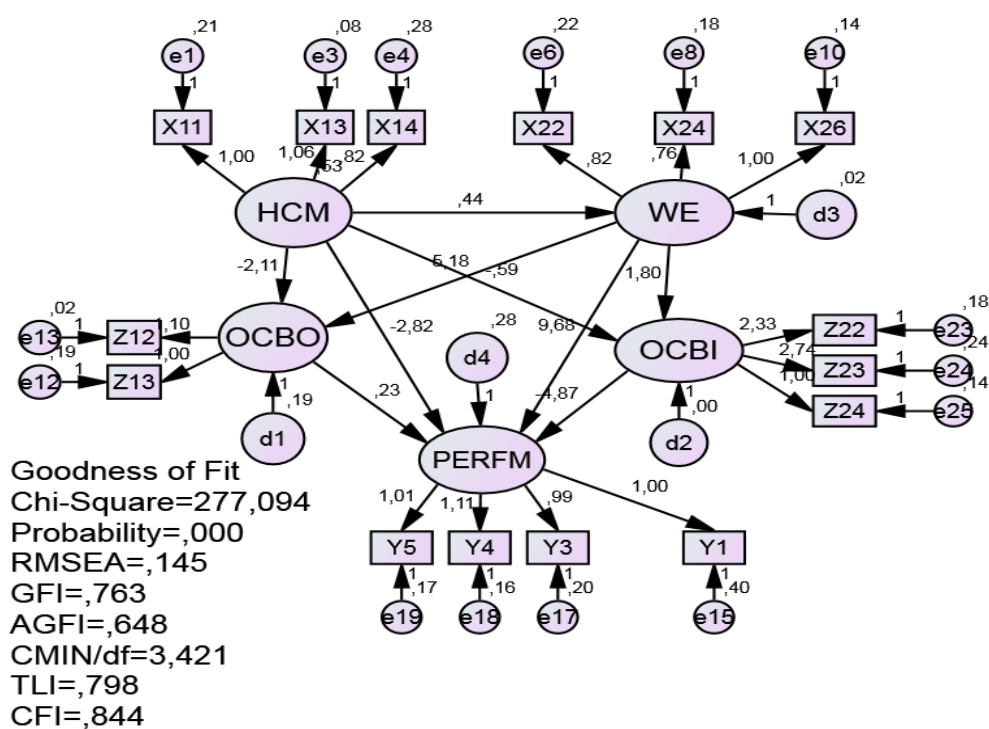


Figure 3. Structural Equation Model 1

Table 6. Regression Weights Model 1

			Estimate	SE	CR	P	Label
WE	<---	HCM	,445	,064	6,971	***	par_19
OCBO	<---	HCM	-2,107	,712	-2,958	,003	par_11
OCBI	<---	WE	1,800	,515	3,492	***	par_12
OCBI	<---	HCM	-,594	,239	-2,485	,013	par_15
OCBO	<---	WE	5,180	1,370	3,782	***	par_16
PERFM	<---	OCBO	,226	,392	,578	,564	par_13
PERFM	<---	OCBI	-4,869	14,440	-,337	,736	par_14
PERFM	<---	HCM	2,824	7,714	2,139	,032	par_17
PERFM	<---	WE	9,683	23,591	,410	,681	par_18

Source: Researcher's Processed Products, 2025.

Based on Figure 3, the goodness of fit criteria: Chi Square, Probability, RMSEA, GFI, AGFI, CMIN/df, TLI and CFI still do not meet the desired value criteria (no fit), based on cautious and thorough theoretical considerations, researchers modify the model 1 index, by connecting the output of the modification indices as the

largest Modification Indices (MI) value until it can produce the desired model fit summary output (goodness of fit index structural). The modification of the index guides researchers, as it is assumed that the modification does not significantly alter the parameter results (Fig. 4).

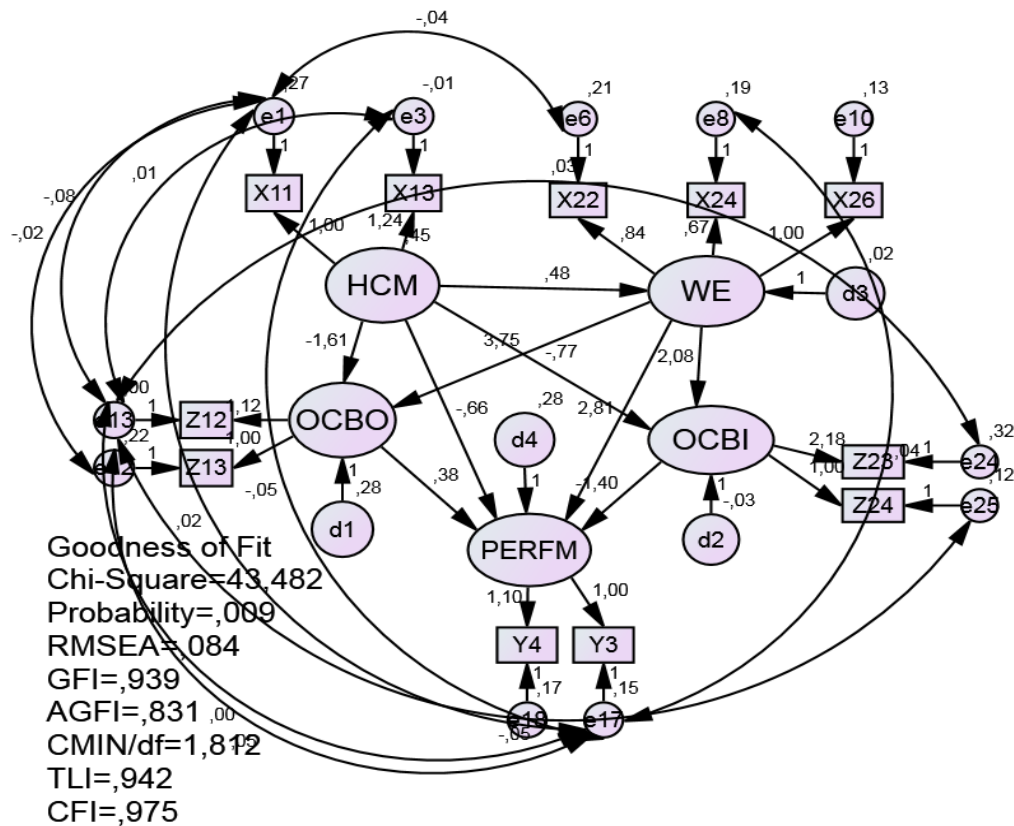


Figure 4. Structural Equation Model 2 (final model)

Table 7. Regression Weights Model 2 (final model)

			Estimate	SE	CR	P	Label
WE	<---	HCM	,482	,066	7,331	***	par_15
OCBO	<---	HCM	-1,608	,469	-3,432	***	par_7
OCBI	<---	WE	2,075	,535	3,877	***	par_8
OCBI	<---	HCM	-,765	,268	-2,853	,004	par_11
OCBO	<---	WE	3,746	,857	4,373	***	par_12
PERFM	<---	OCBO	,384	,273	1,406	,160	par_9
PERFM	<---	OCBI	-1,396	1,542	-,906	,365	par_10
PERFM	<---	HCM	,664	,646	1,961	,049	par_13
PERFM	<---	WE	2,806	1,826	1,537	,124	par_14

Source: Researcher's Processed Products, 2025.

The variable that has the most influence on Agent Performance is Human Capital Management (HCM) with a value of 1.961.

Summary of output goodness-of-fit Index, Structural Equation Model 2 (Table 8).

Table 8. Output Evaluation Results SEM Model 2

Goodness of Fit Index	Cut-off Value	Research result	Evaluation Results
χ^2 Chi-Square	Small	43,482	Small
Probability	> 0.05	0.009	Fit
RMSEA	< 0.08	0.084	Fit
GFI	> 0.90	0.939	Fit
AGFI	> 0.90	0.831	Moderate
CMIN/df	< 2.00	1,812	Fit
TLI	> 0.94	0.942	Fit
CFI	> 0.95	0.975	Fit

Source: Researcher's Processed Products, 2025.

Based on Fig. 4 and Table 8's goodness-of-fit criteria, only AGFI is moderate, and the Probability is not a good fit. In contrast, the other five items: X^2 Chi-Square, RMSEA, GFI, CMIN/df, TLI, and CFI have the desired value (Table 2), and the regression weight evaluation of all critical ratio (cr) variables is not equal to zero which means it has a causal relationship, indicating that this research model is acceptable, according to the specified criteria/standards. Compared with the parameter estimates of model 1 in Table 6 and the result of the parameter estimates of model 2 (final) in Table 8, there are no significant changes before and after the analysis, so that the modification can be accepted.

Table 9. Recapitulation of Direct Effects - Indirect Effects and Total Effects (Standardized)

Variables			Direct Effects	Indirect Effects	Total Effects
OCB-I	<---	WE	2,075	.000	2,075
OCB-I	<---	HCM	-,765	1,001	,235
OCB-O	<---	WE	3,746	.000	3,746
OCB-O	<---	HCM	-1,608	1,806	,198
PERFM	<---	OCB-I	-1,396	.000	-1,396
PERFM	<---	OCB-O	,384	.000	,384
PERFM	<---	WE	2,806	-1,458	1,348
PERFM	<---	HCM	,664	1,100	1,764

Source: Researcher's Processed Results, 2025

Table 9 shows a recapitulation of direct effects, indirect effects, and total effects to detect intervening variables, which can be explained as follows:

1. Human capital management (HCM) on performance with organizational citizenship behavior-organization (OCB-O) as an intervening.
2. Directly, human capital management on performance estimate 0.664, while the indirect effect of human capital management through organizational citizenship behavior-organization (OCB-O) (0.384) on agent performance is the multiplication of human capital management estimate (-1.608) on organizational citizenship behavior-organization (OCB-O = 0.384) on performance: $0.384 * -1.608 = -0.645$. This indicates that the direct effect estimate (0.664) is superior to the indirect effect (0.645). This study found that human capital management has a direct and positive effect, as opposed to the intervention of organizational citizenship behavior within an organization (OCB-O). If human capital management through organizational citizenship behavior-organization (OCB-O), then agent performance will decrease (negative).
3. Human capital management (HCM) on performance with organizational citizenship behavior-individual (OCB-I) as an intervening.
4. Directly, human capital management on performance estimates 0.664, while the indirect effect of human capital management through organizational citizenship behavior-individual (OCB-I) (-0.765) on agent performance is the multiplication of human capital management estimate (-0.765) on organizational citizenship behavior-individual (OCB-I = -1.396) on performance: $-0.765 * -1.396 = 1.068$. This indicates that organizational citizenship behavior-individual (OCB-I) can increase performance by a higher amount (1.068). The study found that human capital management mediated by organizational citizenship behavior-individual (OCB-I) will strengthen agent performance.
5. WE (work ethics) on performance with organizational citizenship behavior-organization (OCB-O) as an intervening.
6. Directly, work ethics contributed to a performance estimate of 2.086. In contrast, indirectly, work ethics through organizational citizenship behavior-organization (OCB-O) (0.384) impact agent performance, which is the multiplication of WE estimate (3.746) by organizational citizenship behavior-organization (OCB-O = 0.384): $0.384 * 3.746 = 1.438$. This means that the direct influence of WE on Performance (2.086) is stronger than the mediated influence through OCB-O (1.438). Moreover, if OCB-O intervenes in the agent's WE, it will reduce the agent's performance.
7. Work ethics (WE) on performance with organizational citizenship behavior-individual (OCB-I) as an intervening.
8. Directly work ethics on performance estimate 2.086, while indirectly work ethics through OCB-I (2.075) on agent performance is the multiplication of work ethics estimate (2.086) on organizational citizenship behavior-individual (OCB-I = -1.396) on performance: $2.075 * -1.396 = -2.897$. This study found that when OCB-I influences work ethics, it will improve agent performance.

Table 10. Recapitulation of intervening variables

Variables	Direct Effects	Indirect Effects OCB-O →	Indirect Effects → OCB-I	Information
HCM → PERFM	0,664	-	-	
HCM → OCB-O → PERFM		-0,645	-	Weaken
HCM → OCB-I → PERFM		-	1,068	Strengthen
WE → PERFM	2,075	-	-	
WE → OCB-O → PERFM		1,438	-	Weaken
WE → OCB-I → PERFM			-2,897	Strengthen

Source: Researcher's Processed Results, 2025.

DISCUSSION

Our study identified two dimensions of independent variables: human capital management, work ethic, and organizational citizenship behavior (organization) and organizational citizenship behavior (individual) as intervening variables, collectively influencing agent performance.

First, we found that human capital management, focusing on talent, ability, skill, and knowledge, has a significant influence on agent performance, confirming H₈. Additionally, it influences work ethics (confirming H₁) and organizational citizenship behavior within the organization (confirming H₂). This highlights the importance of a comprehensive approach to talent, attitude/ability, skill, and knowledge, tailored to develop HCM, WE, and OCB-O, associated with continuous training, resulting in high knowledge.

Theoretical Implications

Our findings address the call for organizations to move toward performance-oriented human resource management practices by focusing on human capital management. Specifically, our study contributes to the growing body of research that utilizes HCM theory. (Hossain & Roy, 2016; Suhardi, Wasiman, et al., 2024) To better understand the complex interactions between universal and job-specific demands and resources. Although previous research has used this approach in the life insurance context (e.g., Human capital management: new factors of production, Suhardi, Wasiman, et al., 2024), our model extends this knowledge by including manager feedback and integrating job-specific characteristics within the life insurance industry, work ethics, and organizational citizenship behavior.

This study makes a significant contribution to HCM theory and the broader human resource management (HRM) literature, exploring how employees, particularly life insurance agents, engage in organizational citizenship behavior, which is related to good work ethics. Regarding manager feedback, our results suggest a stronger relationship with agents, whereas coworker support exhibits greater variation. This is important because it provides a more detailed understanding of organizational citizenship behavior (OCB-I), where individuals may be more strongly connected than others, helping to explain why there is inconsistency in interaction effects within variable-centered approaches to organizational citizenship behavior. This study also contributes to further support for the HCM theory and empirical evidence. (Boon et al., 2018; Venkatesh Ganapathy, 2019). Partially supporting Hypothesis 8, HCM is strongly related to agent performance.

We found that manager feedback tended to vary consistently with agent feedback when comparing work ethics, reinforcing each other, but agent support varied independently to improve performance.

Our findings thus highlight the value of agent-centered individuals, as we observe an interdependence between coworkers that influences agent performance and autonomy. This contributes to the growing human resource management literature, which suggests that different organizational resources and infrastructures supporting organizational citizenship behavior and individual behavior should be considered in relation to each other. As this study demonstrates, organizational citizenship behavior and individual behavior will strengthen agent performance (see Table 10).

In partial support of Hypothesis 8, reporting high levels of human capital management will improve agent performance. This is consistent with the main effect on employee performance. (Adrie et al., 2018; Kucharčíková et al., 2015). Interestingly, there is no significant difference between organizational citizenship behavior-organization and organizational citizenship behavior-individual in agent performance (Hypotheses 6 and 7), but a significant difference is observed in their development. This suggests that the negative impact of job demands can be mitigated when insurance agents have a high combination of OCB-O, but this may also lead to low levels of agent performance (see Table 10).

These findings demonstrate the importance of considering OCB-O and OCB-I simultaneously, as they are not opposite ends of the same spectrum. Overall, these findings help explain why the existing evidence is ambiguous

regarding the buffering effects of job resources on job demands, as observed in studies focusing on the human perspective. (Jamal, 2011).

Overall, our findings suggest a more suitable approach to human resource development strategy. (Kucharčíková et al., 2023) Specific profiles are likely to be more desirable than others in the insurance sector. However, we argue that the contribution to human resource management is not to highlight which profiles are superior, but instead how we can leverage theories. (C. Lin et al., 2017), Such as HCM holistically to pinpoint the aspects of HCM that need to be optimized to improve performance and to identify the key drivers of these configurations.

2. Practical Implications

We offer some practical suggestions on how HR practitioners can promote human capital management that enhances agent performance and OCB-O, as well as OCB-I, as interventions in the life insurance industry. This is particularly important in a tight labor market, as HR cannot easily replace departing agents or select 'ideal' talent. A more strategic focus on existing HCM, providing training and education, and knowledge is essential for resilient and effective agents.

We recommend HR practitioners support managers in instilling work ethics principles as part of strategic initiatives to improve agent organizational citizenship behavior. Specifically, line managers should be responsive to change initiatives to encourage agent engagement in innovation, how and when they schedule work assignments with potential customers, and, where possible, rewarding shared knowledge and teamwork can be effective in increasing coworker (Cahyaningsih, Sensuse, & Noprisson, 2017; Cahyaningsih, Sensuse, Arymurthy, et al., 2017).

Line managers can also directly influence individual organizational citizenship behavior. For example, they can provide peer feedback as job support to encourage teamwork. Training and education for life insurance agents are also crucial for increasing knowledge and experience, as well as for sharing knowledge and expertise.

Finally, HR practitioners can implement formal and informal processes to track agents' experiences with job resources. Gaining regular insights will help identify where ongoing organizational citizenship behavior (organizational and individual) practices are needed and ensure that HR practices remain engaged in performance monitoring.

CONCLUSION

The role of insurance agents as the front line in the insurance business is crucial because, in addition to being salespeople, they serve as a production factor and an intermediary between the company and its customers. (Suhardi, Wasiman, et al., 2024). Insurance agents are salespeople who attract potential individual and corporate customers, as well as company ambassadors - individuals trusted to represent the company, explain insurance products, and offer and promote them professionally, credibly, and with integrity. Along with the development of the insurance business and increasing public awareness of the importance of insurance in Indonesia, the agency system is increasingly required to work with higher quality towards better performance, which can lead to obtaining MDRT (Million Dollar Round Table) or TAA (Top Agent Awards) status. (Suhardi, 2021).

Insurance agents are expected to exhibit strong work ethics in selling insurance policies and actively engage in good behavior, including organizational citizenship behavior-individual (OCB-I) and organizational citizenship behavior-organization (OCB-O) (Irmawati & Bakti Retnawati, 2018). Organizational citizenship behavior-organization (OCB-O) is behavior that is directed towards the interests of the organization, encouraging employees to contribute to the organization, implementing innovative ideas that can directly provide benefits to the team and other parties (superiors), as well as social morals, while organizational citizenship behavior-individual (OCB-I) is behavior that is directed towards individuals helping coworkers in doing their work, assistance coworkers who are facing work-related problems, indirectly influencing the effectiveness of the organization. (Sambung, 2011b). This study supports research. (Irmawati & Retnawati B, 2018; Sambung, 2011b) Someone who engages in organizational citizenship behavior (OCB-O) is highly dependent on the company's policy or the organizational context. (Wangdra et al., 2024) While engaging in organizational citizenship behavior (OCB-I), individuals tend to rely more heavily on personal relationships.

Human capital management, as a distinct management discipline, has gained increasing importance in recent years as a strategic tool for organizations to address challenges related to corporate sustainability. However, without inclusivity embedded in its design and implementation, these practices are often overlooked. So, how can organizations ensure that human capital management is genuinely inclusive and benefits from sustainability initiatives? Theoretically, this introduces a paradigm shift that explicitly recognizes human capital as a form of capital inherent in the leader/organization. Practically, the proposed framework offers action strategies that address the diverse challenges organizations face in adopting management resource development practices. Crucially, we recognize that heterogeneity in knowledge stems from the diverse identities managers hold, whether personal or

work-related. By acknowledging this dimension, the proposed framework enables organizations to design equitable human capital management practices that are responsive to the organization's diverse needs and capabilities.

We note that our proposed framework at this stage essentially requires further empirical validation across various organizational and industry contexts. Practical implementation can also be challenging due to diverse organizational resources, cultural differences, and evolving definitions of identity. Nevertheless, our framework provides an important starting point for exploring inclusive human capital management and invites further refinement through future research and practice.

Ultimately, we hope this new analytical framework will invite alternative perspectives and transform human capital management and strategic HRM in general. We envision a future where all agents (employees) - regardless of their background - contribute to and benefit from human capital management initiatives. As academics, it is our responsibility to advance this agenda, bridging theory and practice to create workplaces where company sustainability and agent (employee) performance go hand in hand.

RESEARCH LIMITATIONS

Like any research study, ours has several limitations. First, the sample size is still limited. Only 138 participants were considered to meet the criteria, out of 225 distributed (61.3%), taken through random sampling in the Riau Islands Province. Therefore, it is not representative of all life insurance agents in Indonesia, and in many aspects, may not be representative of other regions in the broader region. Therefore, this may limit the generalizability of the findings to a larger population. Second, the limitations of cross-sectional data restrict the ability to test causality. Thus, a longitudinal research design would have yielded better results. Furthermore, the role of various intervening variables, such as job satisfaction, motivation, and leadership style, has the potential for further research.

Ethics Statement

Hereby, we are consciously assured that for the manuscript "Human Capital Management, Work Ethics, and Organizational Citizenship Behavior: Keys to Improving the Performance of the Life Insurance Industry," the following is fulfilled:

1. This material is the author's own original work, which has not been previously published elsewhere.
2. The paper is not currently being considered for publication elsewhere.
3. The paper reflects the author's own research and analysis wholly and truthfully.
4. The paper properly credits the meaningful contributions of co-authors and co-researchers.
5. The results are appropriately placed in the context of prior and existing research.
6. All sources used are properly disclosed (correct citation). Literally copying of text must be indicated as such by using quotation marks and giving proper reference.
7. All authors have been personally and actively involved in substantial work leading to the paper and will take public responsibility for its content.

We agree with the above statements and declare that this submission follows the policies of Solid-State Ionics as outlined in the Guide for Authors and in the Ethical Statement.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data Availability Statement

We hereby confirm the availability of the data in our manuscript and are willing to share it upon request.

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Author Contributions

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C: Conceptualization M: Methodology Va: Validation Fo: F ormal analysis	I: Investigation R: Resources D: D ata Curation O: Writing - O riginal Draft E: Writing - Review & E ding	Vi: Visualization Su: Supervision P: Project administration
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