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OCB DYNAMICS AND WORK ETHIC: THE KEY TO OPTIMIZING HUMAN CAPITAL TO IMPROVE PERFORMANCE

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Abstract

Almost all organizations believe that Human Capital Management (HCM) is a valuable resource because its role in driving competitiveness and achieving the organization's vision is important. If we look objectively, the involvement of human resource management in this organization (OCB-O) and that of the employees themselves (OCB-I) each has a role and is interested in producing performance that can satisfy the organization. By focusing on HCM, Organizational Citizenship Behavior-Organization (OCB-O), and Organizational Citizenship Behavior-Individual (OCB-I), as well as the role of work ethics, this study was conducted to verify the relationship between each variable and performance. The results of the study confirm a direct relationship between human resource management, work ethics, and OCB-O, OCB-I on employee and organizational performance. So, it is a crucial consideration for organizations to pay attention to the factors of HCM, OCB-O, OCB-I, and work ethics to improve employee and organizational performance.

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

1. Introduction

Business competition is currently increasingly fierce. To remain successful and exist in achieving organizational goals, one of the things organizations do is continuously strive for competitive strategies to recruit competent employees: those with the talent, attitude, skills, and knowledge to be placed in the right positions (Sukati et al., 2024) . Nearly all organizations, both private and public, agree that an organization's effectiveness depends heavily on the people who work within it, thus considering employees as its most valuable asset (Taponao et al., 2026).

Organizations increasingly recognize that the success and competitiveness of a company depend heavily on its employees. Therefore, they need to pay special attention to them,

especially if they possess skills, expertise, talent, and advanced knowledge (Angeli et al., 2023). Their performance will determine the level of efficiency and effectiveness in achieving organizational goals (Urbancová, 2025).

Therefore, organizations need to pay greater attention to human resources as part of their Human Resource Management strategy to support operational implementation in achieving organizational goals and vision. Human resource management practices to optimize employee development and align organizational goals are carried out so that employees are able to complete assigned tasks (Liu et al., 2018). Few published results in the field of human capital management and work ethics, coupled with OCB-O and OCB-I, can determine the concept of performance in organizations. It is widely recognized that the development of HCM and work ethics is an essential part of performance management. To understand the overall HCM framework, we can ask ourselves: Do HCM and work ethics work? Does HCM development focus more on OCB-O, OCB-I, or both?

This creates a gap in understanding how to increase productivity and performance by optimizing the value of employees as strategic assets. Furthermore, this research can also reduce employee turnover rates. One of the competitive advantages of human capital management principles is understanding how investments in human resources can provide long-term added value and differentiate a company from its industry peers. Specifically, this research can address the issues of low employee productivity and performance and high employee turnover rates.

Therefore, this research aims to address this gap by introducing a Human Capital Management approach based on Work Ethics and Organizational Citizenship Behavior.

This motive is also, as shown by much research data, very important for the success or failure of strategic planning in setting organizational goals (Binnashir-Alketbi et al., 2023). The same results have also been found in research (Miško et al., 2021) and (Rahman 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 (Di Fabio & Peiró, 2018; Keith et al., 2024). On the other hand, it was also found that performance that increases organizational effectiveness is from employee involvement in Organizational Citizenship Behavior (OCB).

Similar studies in Indonesian literature are still 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 studies identified indicate that the utilization of Human Capital Management factors remains low, preventing employees from reaching their full potential and impacting organizational effectiveness (Dalimunthe et al., 2024; Konečný, 2022).

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 (Cahyaningsih et al., 2017; Lin et al., 2017).

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 (Čalopa et al., 2015). 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. This region was chosen for strategic reasons, as it is directly adjacent to neighboring Singapore and Malaysia, which also offer life insurance products in the region. Mapping HCM in this context not only provides regional insights but also provides a model that can be adapted by other insurance companies, such as general insurance.

This study attempts to fill this gap, aiming to develop 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 the industry—offering a new perspective on Human Capital Management 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 agent TASK (Talent, Attitude, Skill, and Knowledge) to improve agent and organizational performance in general.

2. Literature

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, followed by 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 is also a company asset, encompassing talent, ability/attitude, skills, and knowledge to mobilize all the company's resources (Jílková, 2021). (Suhardi; Aisyah, 2023) 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.(Hossain & Roy, 2016) (Suhardi, Wangdra, et al., 2025). 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 (Suhardi, Wasiman, et al., 2024) . Some company owners have realized that investing in HCM not only serves as motivation but also allows organizations to create a highly skilled workforce and strengthen their commitment to work in the organization (Adrie et al., 2018). Recognizing the importance of Human Capital Management (HCM) in organizational success, creating high knowledge, adequate skills, good attitudes, and developing talents are likely the goals of most Human Resource Management organizations (Boon et al., 2018; Venkatesh Ganapathy, 2019). More organizational leaders have the task of attracting and retaining high-performing, talented workers who create competitive advantages. Many organizations retain employees. TASK is a strategic part of HRM (Suhardi, Sukati, et al., 2025).

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, as emphasized (Diani et al., 2024). 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)(Anusuya M & Soundarapandian M, 2024).

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 (Kucharčíková et al., 2023).

Organizational Citizenship Behavior is a multidimensional concept that represents a combination of a person's behaviors (Aziz, Awais, Hasnain, et al., 2018). OCB-Individual allows individuals to help coworkers outside of routine tasks voluntarily, and OCB-O (Organizational Citizenship Behavior-Organization) is behavior that benefits the organization, often associated with compliance with strict regulations, for example, obeying rules, maintaining the company's image (Fehmina Khalique, Nusrat Khan, Fatima Qasim Hasan; Gulshan Khajuria; Kartikay Saini, 2023).

Organizational Citizenship Behavior-Organization (OCB-O) goes beyond responsibility, involving the components of Conscientiousness, Sportsmanship, and Civic Virtue (Suhardi, Wangdra, et al., 2024). 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 (Santos et al., 2023; Tefera & Hunsaker, 2020).

This comprehensive view of OCB-O underscores the importance of acquiring, establishing, and assisting in real-world situations (Sambung, 2011). This involves not only voluntary assistance but also operational assistance, which is crucial for effective task performance. Furthermore, OCB-O requires collaboration to use the mind and spirit to apply it appropriately in diverse environments (Youn & Kim, 2022). The ability to integrate helping and assisting with practical application is what distinguishes OCB from simply a company/organizational task (Aziz, Awais, Shahbaz, et al., 2018).

Organizational Citizenship Behavior-Individual (OCB-I) is the behavior of directly helping coworkers. In the insurance industry, it is often associated with how senior agents help junior agents (Irmawati & Bekti Retnawati, 2018).

Organizational Citizenship Behavior-Individual (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 (Suhardi et al., 2022). 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 (Amir & Santoso, 2019; Suhardi, Sukati, et al., 2025).

Work ethics 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 (Muhammad & Zulfa, 2017; Shah & Mubeen, 2026). A strong work ethic based on responsibility, honesty, and professionalism has been shown to significantly increase employee productivity (Abun et al., 2026), (Esti Liana Susanto et al., 2026). In addition, studies have found that employees with a strong work ethic positively influence employee performance, which contributes to higher productivity (Arifah, 2024; Maria Pangaribuan et al., 2025). Employees with a strong work ethic tend to engage in ocB, which includes helping coworkers, going the extra mile, and supporting overall productivity (Ud Din et al., 2019), (Kader et al., 2026). The indicators are: Hard work, Responsibility, Honesty & Integrity, Commitment, and Self-Discipline. Excessive (unbalanced) work ethics can lead to boredom, a feeling of being stuck in a monotonous pattern, and reduce overall productivity and work quality.

Performance. This is in line with the view (Zaripov et al., 2021) that (Zeb et al., 2018) performance involves not only quantity but also quality in producing products/services, so that performance is a dynamic and evolving concept (Antamoshkina et al., 2020; Matulčíková et al., 2023). Agent (employee) performance is the result of the work not only of employees and management, but also depends on the company's total assets and human capital.(Widyanti et al., 2026) (Abdullah & Hernita, 2026)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 that allowed us to better understand the practical implementation of achieving 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 the relationship between variables. For research purposes, a survey questionnaire with 16 questions as a measurement instrument to collect data. The questionnaire was created in electronic and physical form and was submitted directly to

agents or employees of life insurance companies in the Riau Islands region, Indonesia, accompanied by information about the purpose of the study. At the same time, the questionnaire included the researcher's commitment to maintain anonymity and use 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 collected were analyzed using Microsoft Excel and processed with SPSS v25 statistical software. Of the 300 respondents distributed, we collected 205 (68,3%) who returned. Researchers selected 173 (57,7%) respondents who completed the questionnaire completely and were declared valid. The collected data were interpreted using descriptive statistics. Deductive and generalization methods were adopted to draw specific conclusions. We assumed that:

H_1: Human capital management influences employee performance.
H_2: Work ethics influence employee performance.
H_3: OCB-O influences employee performance.
H_4: OCB-I influences employee performance.

Results and Discussion

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: 32 respondents (18,5%) were district managers, 49 (28,3%) were unit managers, and the remaining 92 (53,2%) were employees. Interestingly, among the group of managers, there was interest and concern in participating in this study.

Table 1. Test of Validity, Reliability, and EVA

Variables and Literature	Indicator	*Estimate*	Evaluation	Reliability Construct	Evaluation	EVA
HCM	Talent	0.814	Valid	0.881	Reliability	0.649
	Abilities	0.819				
	Skill	0.787				
	Knowledge	0.802				
Work Ethics	Hardwork	0.791	Valid	0.867	Reliability	0.567
	Responsibility	0.781				
	Honesty & Integrity	0.729				
	Commitment	0.782				
	Self-Discipline	0.675				
OCB-O	Conscientiousness	0.789	Valid	0.837	Reliability	0.632
	Sportsmanship	0.801				
	Civic virtue	0.747				
OCB-I	Autruism	0.805	Valid	0.874	Reliability	0.634
	Courtesy	0.774				
	Peacekeeping	0.825				
	Cheerleading	0.782				

Table 2: My talents can help me do my job well. (HCM1)

Human Capital Management: Talent 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	8	4.6	8	3,982
Disagree	12	6.9	24	
Neutral Opinion	13	7.5	39	
Agree	82	47.4	328	
Strongly agree	58	33.6	290	
Total	173	100	689	

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).

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.

Table 3: The Mentality I have enables me to complete the work well (HCM2)

Human Capital Management: Abilities 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	1	0.6	1	
Disagree	2	0.1	4	
Neutral Opinion	11	6.4	33	4,254
Agree	97	56.1	388	
Strongly agree	62	35.8	310	
Total	173	100	736	

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 3).

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

Table 4: I can do the work quickly (HCM3)

Human Capital Management: Skills 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	15	8.7	15	
Disagree	19	10.9	38	
Neutral Opinion	15	8.7	45	3,671
Agree	83	48.0	332	
Strongly agree	41	23.7	205	
Total	173	100	635	

The percentage of positive responses to the question 'I can do the work quickly (HCM3)' was also high, as (48.0%) stated 'agree' and 'strongly agree' (23.7%) with a mean of 3.671 (Table 4).

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.

Table 5: I understand the job from the knowledge I have (HCM4)

Human Capital Management: Knowledge 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	7	4.0	7	4,213
Disagree	13	7.5	26	
Neutral Opinion	18	10.4	54	
Agree	33	19.1	132	
Strongly agree	102	59.0	510	
Total	173	100	729	

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 3). 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 job 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 6: I believe hard work is an essential value in achieving success at work (WE1)

Work Ethics: Hard Work (WE1) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	3	1.7	5	3,873
Disagree	4	2.3	8	
Neutral Opinion	35	20.2	105	
Agree	103	59.6	412	
Strongly agree	28	16.2	140	
Total	173	100	670	

The percentage of 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 6).

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.

Table 7: I complete my work tasks with a strong sense of responsibility (WE2)

Work Ethics: Responsibility (WE2) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	5	2.9	5	3,884
Disagree	10	5.8	20	
Neutral Opinion	44	25.4	132	
Agree	55	31.8	220	
Strongly agree	59	34.1	295	
Total	173	100	672	

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 7).

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.

Table 8: I am transparent in carrying out my work duties (WE3)

Work Ethics: Honesty & Integrity (WE3) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	5	2.9	5	3,382
Disagree	35	20.2	70	
Neutral Opinion	60	34.7	180	
Agree	35	20.2	140	
Strongly agree	38	22.0	190	
Total	173	100	585	

Despite yielding a mean of 3.382 (Table 8), 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 honesty and integrity in carrying out their work duties are not considered important and should be carried out transparently, as doing so could potentially reduce consumers' inclination to purchase life insurance products. The results also reinforce their view that honesty and integrity do not significantly impact performance effectiveness.

Table 9: I will give my best effort to fulfill my job responsibilities (WE4)

Work Ethics: Work Commitment (WE4) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	5	2.9	5	3,566
Disagree	15	8.6	30	
Neutral Opinion	64	37.0	192	
Agree	55	31.8	220	
Strongly agree	34	19.7	170	
Total	173	100	617	

Despite yielding a mean of 3.566 (Table 9), 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.

Table 10: I can discipline myself to come to the office and go home on time without external pressure. (WE5)

Work Ethics: Self-Discipline (WE5) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	25	14.5	25	2,931
Disagree	35	20.2	70	
Neutral Opinion	54	31.2	162	
Agree	45	26.0	180	
Strongly agree	14	8.1	70	
Total	173	100	507	

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, there is a significant percentage (31.2%) who stated neither positive nor negative (neutral opinion), which is something that needs to be noted and requires further investigation to find the cause (Table 10).

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 11: I carried out work beyond the given target (OCB-O1)

OCB-O: *Conscientiousness* (OCB-O1) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	7	4.0	7	3,642
Disagree	18	10.4	36	
Neutral Opinion	49	28.4	147	
Agree	55	31.8	220	
Strongly agree	44	25.4	220	
Total	173	100	630	

The percentage of 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 11).

The results of this study confirm the view of those who believe 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 28.4% held a neutral opinion (Table 11).

Table 12. I look more at the positive aspects. (OCB-O2)

OCB-O: Sportsmanship (OCB-O2) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	35	20.2	35	2,860
Disagree	38	22.0	76	
Neutral Opinion	28	16.2	84	
Agree	54	31.2	216	
Strongly agree	18	10.4	90	
Total	173	100	501	

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%), but in this question, there was a significant percentage (16.2%) that stated neither positive nor negative (neutral opinion).

Table 13: I comply with the rules implemented by the organization. (OCB-O3)

OCB-O: *Civic Virtue* (OCB-O3) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	21	12.1	21	3,399
Disagree	26	15.0	52	
Neutral Opinion	20	11.6	60	
Agree	75	43.4	300	
Strongly agree	31	17.9	155	
Total	173	100	588	

The percentage of positive responses to the question 'I comply with the rules implemented by the organization' (OCB-O3) was also high, because (43.4%) stated 'agree' and 'strongly agree' (17.9%) and produced a mean of 3.399 (Table 13).

The results of this study confirm the views of those who argue that complying with company regulations implemented by the organization 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 14: I volunteer to help coworkers who have difficulty completing their work. (OCB-I1)

OCB-I: Altruism/Helping Behavior (OCB-I1) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	13	7.5	13	3,578
Disagree	18	10.4	36	
Neutral Opinion	33	19.1	99	
Agree	74	42.8	296	
Strongly agree	35	20.2	175	
Total	173	100	619	

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 14).

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 have a positive contribution to the work team and is beneficial to the effectiveness and achievement of goals set by the organization. The results of this study also strengthen the views of those who believe that by helping coworkers voluntarily (reciprocally), those coworkers will later

help them when they experience difficulties in the future, so that altruism/helping behavior can increase performance effectiveness.

Table 15: I can donate to a coworker who is experiencing a disaster/illness (OCB-I2)

OCB-I: Courtesy (OCB-I2) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	26	15.0	26	3,312
Disagree	33	19.1	66	
Neutral Opinion	22	12.7	66	
Agree	45	26.0	180	
Strongly agree	47	27.2	235	
Total	173	100	573	

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 15).

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.

Table 16: I like to help coworkers who have interpersonal conflicts. (OCB-I3)

OCB-I: *Peacekeeping* (OCB-I3) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	19	11.0	19	3,202
Disagree	36	20.8	72	
Neutral Opinion	37	21.4	111	
Agree	53	30.6	212	
Strongly agree	28	16.2	140	
Total	173	100	554	

The percentage of positive responses to the question 'I like to help coworkers who have interpersonal conflicts. (OCB-I3)' was also high, as 30.6% stated 'agree' and 16.2% stated 'strongly agree', resulting in a mean of 3.202 (Table 16).

The results of this study confirm the views of those who argue that helping coworkers who are experiencing interpersonal conflict is good behavior towards coworkers and is beneficial for the effectiveness of teamwork and the organization.

Table 17: I help my colleagues to achieve higher achievements. (OCB-I4)

OCB-I: *Cheerleading* (OCB-I4) 5-point Likert (1 = Strongly Disagree, 5 = strongly Agree)	Frequency	Percent	Score	Mean
Valid Strongly disagree	20	11.6	20	3,445
Disagree	23	13.3	46	
Neutral Opinion	21	12.1	63	
Agree	78	45.1	312	
Strongly agree	31	17.9	155	
Total	173	100	596	

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 17).

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 results in the coworkers giving something in return, even if they don't expect it.

Table 18: Recapitulation of Mean, Percent, and Evaluation per Variable and Indicator

Variable: Indicator	N	Mean	%	Evaluation
HCM:				
Talent (Table 2)	173	3,982	79.64	Agree
Abilities (Table 3)	173	4,254	85.04	Strongly agree
Skills (Table 4)	173	3,671	73.42	Agree
Knowledge (Table 5)	173	4,213	84.26	Strongly agree Strongly
Total HCM		**4,030**	**80.60**	agree
Work Ethics:				
Hard work (Table 6)	173	3,873	77.46	Agree
Responsibility (Table 7)	173	3,884	77.68	Agree
Honesty (Table 8)	173	3,382	67.64	Agree
Commitment (Table 9)	173	3,566	71.32	Agree
Self-Discipline (Table 10)	173	2,931	68.31	Agree
Total WE		**3,527**	**70.54**	Agree
OCB-O:				
Conscientiousness (Table 11)	173	3,642	72.84	Agree
Sportsmanship (Table 12)	173	2,860	57.20	Neutral
Civic Virtue (Table 13)	173	3,399	67.98	Agree
Total OCB-O		**3,300**	**66.00**	Agree
OCB-I:				
Autruism (Table 14)	173	3,578	71.56	Agree
Courtesy (Table 15)	173	3,312	66.24	Agree
Peacekeeping (Table 16)	173	3,202	64.04	Agree
Cheerleading (Table 17)	173	3,445	68.90	Agree
Total OCB-I		**3,384**	**67.68**	Agree

Table 18 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, and therefore, we accept the 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, and therefore, we accept the 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.

Discussion

The results of this study are in line with the findings of other studies that found that human capital management improves employee and organizational performance (Rizal, 2024). (Adrie et al., 2018; Anusuya M & Soundarapandian M, 2024; Boon et al., 2018; Kucharčíková et al., 2023)We also agree with other international studies that show that work ethics improve employee performance (Romi et al., 2020; Saban et al., 2020; Shah & Mubeen, 2026; Zúñiga et al., 2022)and help coworkers and (individual-organizational) improve agent performance towards organizational goals (Hendrawan et al., 2020; Jufrizen et al., 2020; Kumari & Thapliyal, 2017; Pletzer et al., 2021; Suhardi et al., 2022; Youn & Kim, 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 maintaining the organization's reputation. Strong work ethics are the primary driver of OCB-I. Ethical agents view coworkers not as rivals but as partners who need assistance, creating 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 work ethics, 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.

Conclusion

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

Work Ethics is an important determinant that ensures 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. And the most dominant variable that received the highest rating was Human Capital Management (HCM). In conclusion, from the results of this study, Human Capital Management (HCM) is very important for improving employee performance 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 the agent's expertise with the industry's needs by integrating work ethics and Organizational Citizenship Behavior culture, both individual (OCB-I) and organizational (OCB-O).

4. 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, where the results are based on data and responses from life insurance representatives in the survey. 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.

Ethics Statement

Hereby, we are consciously assured that for the manuscript "**OCB Dynamics and Work Ethic: The Key to Optimizing Human Capital to Improve Performance,**" the following is fulfilled:

a) This material is the author's own original work, which has not been previously published elsewhere.
b) The paper is not currently being considered for publication elsewhere.
c) The paper reflects the author's own research and analysis wholly and truthfully.
d) The paper properly credits the meaningful contributions of co-authors and co-researchers.
e) The results are appropriately placed in the context of prior and existing research.
f) 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.
g) 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 no conflict of interest.

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

Name of Author	C	M	Va	Fo	I	R	D	O	E	Vi	Su	P
Suhardi	✓		✓	✓				✓	✓			
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C: Conceptualization
M: Methodology
Va: Validation
Fo: **Fo**rmal analysis
I: Investigation
R: Resources
D: **D**ata Curation
O: Writing - **O**riginal Draft
E: Writing - Review & **E**diting
Vi: Visualization
Su: Supervision
P: Project administration

Reference

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