

Article

Exploring the moderator role of organizational citizenship behavior-organization, organizational citizenship behavior-individual in the relationship between human capital management, work ethics, and agent performance

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Abstract: This study aims to determine the effect of Human Capital Management (HCM) and work ethics on the performance of life insurance agents mediated by Organizational Citizenship Behavior-Organization (OCB-O) and Organizational Citizenship Behavior-Individual (OCB-I). The data was collected from 103 respondents who had entered the category of having won the Top Agent Awards (TAA) using a survey approach with questionnaires. The population consisted of life insurance agents who had won the TAA/MDRT, a 5 Likert scale questionnaire, and analyses using the SEM-AMOS-21 program. The results prove HCM has a positive significant effect on work ethics; HCM does not have a substantial impact on OCB-O and OCB-I; Work Ethics have a considerable effect on OCB-I and OCB-O; OCB-O and OCB-I have no significant impact on performance; HCM does not have a substantial effect on performance; Work Ethics does not have a considerable impact on performance, however, if OCB-I mediates HCM it will strengthening agent Performance, likewise, Work Ethics if mediated by OCB-I, will strengthening Performance. The findings of this study are that for insurance agents to perform well, companies can treat agents as HCM and work ethics, and it is essential to pay attention to OCB-I as mediation in improving agent performance.

Keywords: organizational citizenship behavior-individual; organizational citizenship behavior-organization; human capital management; work ethics; performance

1. Introduction

The scholars agreed that employees (humans) have a very tight role in achieving the planned goals, which is important in an organisation or company (Suhardi, Banjarnahor et al., 2018). What else is business related to services (business)? Source power man professionalism is essential for organisation or company services (Sukati et al., 2024). The role of HR includes service activities, management, innovation, and so on. Likewise, in life insurance business activities in Indonesia, whose activity production is how much the life insurance policy plus money premium is, the first one that can collect the company is still dominant, using power marketing (agents) to generate insurance policies and money premiums. First, humans (agents) become essential in the company's objective achievement of life insurance business activities (Suhardi and Aisyah, 2023).

Based on Top Agent Data Awards Association Insurance, the 35th Indonesian (AAJI) in Bali is a fascinating phenomenon (see **Table 1**) (Suhardi and Aisyah, 2023).

Table 1. Top agent XXXV AAJI awards in Bali—Indonesia.

No	Category/Name Agents	Company	Foreign/National
Top Agent by Production			
1	Meriyanti	Panin Dai-Ichi Life	Foreign
2	D.T. Sadikin	Central Asia Raya	National
3	L. Guskia	AIA Financial	Foreign
4	D. Ketut Catur I	Equity Life Indonesia	Foreign
Top Agent by Premium			
1	D.T. Sadikin	Central Asia Raya	Foreign
2	L.S. Citra	Manulife Indonesia	Foreign
3	M.Y. Arifin	Squis Life	Foreign
4	Y. Handayani	AIA Financial	Foreign
5	Suriana	Avrist Assurance	Foreign
Top Rookie Agent by Policy			
1	M.R. Adianto	BNI Life Insurance	Foreign
2	Nyoman Sudiarte	Prudential Life Assurance	Foreign
3	N.W.I. Astuti	Sun Life Fin. Indonesia	Foreign
4	S.A. Setiawan	AXA Financial Indonesia	Foreign
5	Elly G	Panin Dai-Ichi Life	Foreign
Top Rookie Agent by Premium			
1	S.D. Gozali	AXA Financial Indonesia	Foreign
2	L. Zainab	AIA Financial	Foreign
3	N.A.Teguh I	Manulife Indonesia	Foreign
4	V. Litandy	Generali Indonesia	Foreign
5	A. Salim S	Sequis Life	Foreign
Top Agent by Group Premium			
1	M. Lesmana	AJ Inhealth Indonesia	Foreign
2	M.S. Wanti	FWD Insurance Indonesia	Foreign
3	D.Y. Purwahyo	Equity Life Indonesia	Foreign
4	Y. Caprilya	Prudential Life Assurance	Foreign
5	T.H. Wibisana	BNI Life Indonesia	Foreign
Top Leader by Premium			
1	P.Wasatan	AIA Financial	Foreign
2	L. Fily	Sequis Life	Foreign
3	Oei Kee Ing	Manulife Indonesia	Foreign
4	Herman Tio	Generali Indonesia	Foreign
5	Tati Supatmo	Equity Life Indonesia	National
Top Agent of the Year			
1	B. Purnama D	Generali Indonesia	Foreign
2	M.Y Arifin	Sequis Life	Foreign
3	Lidyawati	Prudential Life Assurance	Foreign

Source: Top Agent Awards 2022 (Asosiasi Asuransi Jiwa Indonesia, 2022).

Table 1 shows a gap between the 35th Top Agent AAJI Awards winner, dominated by foreign life insurance business activity agent companies, and national life insurance companies. Based on these gaps and phenomena, this study was conducted to explore the influence of human capital management, work ethics, OCB-O, and OCB-I on the performance of life insurance agents in Indonesia.

2. Literature review

To explore problems, as guidelines required relevant state-of-the-art discussion literature related to the performance and role of OCB-O and OCB-I in mediating HCM and Work Ethics.

Performance agent is results work, good in a way quality and quantity achieved by an agent in carrying out his job by responsibility given to him (Peterson and Carl, 2018). Still, it is not yet a management process as results do you work results work; they must be shown as proof concrete and can be measured (Sutarman et al., 2023), which in the Life Insurance industry can make into size at the TAA (Top Agent Awards) or MDRT (Million Dollar Round Table). However, Otoo et al. (2022) performance is a tool comparator from the results work of someone who fits with the rules that have been set by the company, which functions to measure the success of somebody in reaching an objective organization (Soelistya et al., 2023). Performance can also be interpreted as results achieved by somebody carrying out assigned duties and responsibilities (Marimuthu et al., 2009). The results of the work provided by the company have yet to be analysed deeply. Is it an employee carried out by established rules, or does it still need to be done to achieve company targets in a way quality and quantity (Chung, 2020)? Performance indicators are quality of results, productivity, accuracy, time, effectiveness, independence, commitment to work, and responsibility (Saban et al., 2020).

Lutfi et al. (2020) Proposed behaviour of a free individual, not related in a way directly to the system rewards, can increase function effective organization called Organizational Citizenship Behavior (OCB) (Santos et al., 2023). Views are supported by Irmawati and Bakti Retnawati (2018) That behaviour choice, which does not become part of a person's formal work obligation, will be able to support functional organization practically, as it forms informal behaviour that goes beyond what to expect officially in the frame of contributing to a welfare organization (Hendrawan et al., 2020). OCB is also interpreted as the behaviour of someone who volunteers (extra-role behaviour) who does not include in description position, behaviour spontaneous without other people's orders, which is helpful and can be assessed through evaluation work will be able to improve the performance of the company (Suhardi et al., 2018).

Organizational Citizenship Behavior consists of OCB-O and OCB-I (Sambung, 2011a). OCB-O is behaviour that gives benefits to organizations, such as the presence of on-site work exceeding applicable norms and compliance with existing informal regulations for looking after order, the dimensions of which are sportsmanship, civic virtue, and conscientiousness (Irmawati and Bakti Retnawati, 2018). Meanwhile, OCB-I is behaviour that directly benefits individuals and others and, in a way, does not directly contribute to the company/organization, such as helping colleagues who do not enter work and paying attention to employees. The dimensions of OCB-I are

altruism, courtesy, peacekeeping and cheerleading (Sambung, 2011b).

Research conducted (Farkas and Romaniuk, 2020) Work ethics is the belief that someone can be better and reach objectives through a commitment to value and importance; working hard will be significant in achieving company targets. The attitudes and characteristics inherent in work ethics are attitudes, habits, views, or characteristics about the method of work owned by somebody (Hadiyan and Faisal, 2021). However, few apply work ethics to gather attitudes and beliefs related to behaviour (Alwagfi et al., 2020).

To achieve good performance and better goals, HCM can be realised through behaviour work that becomes a habit within the environment. Work requires work ethic indicators (Romi et al., 2020a):

- a) The centrality of work, prioritizing work as part of life.
- b) Self-reliance, not dependent on others to finish their work.
- c) Hard work and behaviour indeed in overcoming various obstacles and can resolve tasks to the maximum.
- d) Leisure, taking advantage of free time to do other things outside work.
- e) Morality, believing in morals and justice can influence how employees act.
- f) Delay of gratification, having the ability to delay short-term rewards to obtain future rewards. Delaying momentary gratification to get more significant benefits.
- g) Wasted time; always use productive, active, and efficient time.

‘Human’ is still considered a source, and few organisations consider it an essential asset that can contribute to development, like money, machines, and physical assets (Georgiev, 2021), whereas HCM is Knowledge, Skill, and Attitude (KSA) owned by a person, which can function effectively in the scope of his work (Lantip Diat Prasajo and Amirul Mukminin, 2017). However, HCM needs to be managed so that the company can add value (intellectual capital). By considering employees as assets (from their talents and involvement in developing company programs), competitive advantage will be easily achieved (Ratten and Ferreira, 2016). The role of HCM in creating intellectual assets is very strategic because HCM can create knowledge and is an essential element in building company value (Lin et al., 2021).

H1: HCM positively influences work ethics.

H2: HCM positively influences OCB-O.

H3: Work ethics positively influence OCB-I.

H4: HCM positively influences OCB-I.

H5: Work ethics positively influence OCB-O.

H6: OCB-O positively influences performance.

H7: OCB-I positively influences performance.

H8: HCM positively influences performance.

H9: Work ethics positively influence performance.

3. Materials and methods

This study was conducted by collecting primary data from sources to explore the relationship between variables in the Life Insurance industry in Indonesia. The research population was agents who had won the Top Agent Awards or Million Dollar

Round Table as many as 14 life insurance companies using six construct variables with 25 indicators. The sampling technique for this study used the proportional stratified random sampling method referring to the opinion of Rifai(2021). Calculated from the size of the parameter multiplied by 5. This study sets the mini-mum parameter (5) so that the number of samples = $25 \times 5 = 125$ respondents. The answers to the questionnaire items were arranged on a Likert scale with intervals of 1 to 5, and only 103 responses were completed. Data was collected directly and via Google Forms to each life insurance agent, with the constructs and indicators as in **Table 2** below.

Table 2. Construct, indicators and literature.

Construction	Indicator	Literature
Performance (Y)	Y1 = Quality of results	(Alnachef et al., 2017; Gautam and Gautam, 2022; Harjanti et al., 2021; Kurniadi, 2024)
	Y2 = Productivity	
	Y3 = Punctuality	
	Y4 = Effectiveness	
	Y5 = Independence	
	Y6 = Work commitment	
OCB-O (Z1)	Y7 = Responsibility	(Newman et al., 2017; Sambung, 2011b)
	Z11 = Conscientiousness	
	Z12 = Sportsmanship	
	Z13 = Civic virtue	
	Z21 = Altruism	
OCB-I (Z2)	Z22 = Courtesy	(Newman et al., 2017; Sambung, 2011b)
	Z23 = Peacekeeping	
	Z24 =Cheerleading	
	X11 =Knowledge	
HCM (X1) Work Ethics (X2)	X12 = Expertise	(Boon et al., 2018; Kucharčíková et al., 2015; Hossain and Roy, 2016)
	X13 = Abilities	
	X14 = Skill	
	X21 = The centrality of work	
	X22 = Self-reliance	(Faraz et al., 2019; Romi et al., 2020b; Saban et al., 2020; Suhartati et al., 2022)
	X23 = Hard work	
	X24 = Leisure	
	X25 = Morality	
	X26 = Delay of gratification	
	X27 = Waste time	

Source: Researchers' analysis.

Table 3. Demographics respondents.

Item	Freq	(%)
Gender		
Male	43	41.7
Female	60	58.2
Total	103	100
Age		
21–32 Years	23	22.3
33–42 Years	44	42.7
43–52 Years	35	34.0
>55 Years	1	1.0
Total	103	100

Table 3. (Continued).

Item	Freq	(%)
Qualification		
High School	12	11.6
Diploma/S1	68	66.0
Master	23	22.3
PhD	0	0
Total	103	100
Length of Work		
<5 years	5	4.9
6–11 years	37	35.9
12–17 years	33	32.1
18–23 years	19	18.4
>24 Years	9	8.7
Total	103	100
Income/month		
<IDR 12 million	0	0
IDR 13–18 million	0	0
IDR 19–24 million	3	2.9
IDR 25–30 million	41	39.8
>IDR 31 million	59	57.3
Total	103	100
On Duty		
Agent	73	70.9
Manager	30	29.1
Total	103	100

Source: Researchers' analysis.

Demographics Respondents:

The demographics of the respondents of this study can be seen in **Table 3**.

Data analysis:

Test of Validity is carried out to show to what extent a tool can measure a draft particular that you want to be measured. The test was conducted using the product moment person correlation method > 0.40 , or the total correlation score between each statement showed a significant result of less than 0.05 (sig < 0.05).

Table 4 shows that the results of the product moment person correlation method test are > 0.40 or the total significant score is less than 0.05 (sig < 0.05), indicating that the statement of each variable is valid.

Table 4. Test of validity Pearson correlation.

Variable	Item	Pearson Correlation	Sig.	Sig. (Standard)	Decision
Human Capital Management (X1)	X ₁₁₁	0.795	0.000	<0.05	Valid
	X ₁₁₂	0.729	0.000		
	X ₁₂₁	0.694	0.000		
	X ₁₂₂	0.833	0.000		
	X ₁₃₁	0.877	0.000		
	X ₁₃₂	0.716	0.000		
	X ₁₄₁	0.795	0.000		
	X ₁₄₂	0.752	0.000		
Work Ethics (X2)	X ₂₁₁	0.837	0.000	<0.05	Valid
	X ₂₂₁	0.773	0.000		
	X ₂₃₁	0.462	0.010		
	X ₂₃₂	0.669	0.000		
	X ₂₄₁	0.793	0.000		
	X ₂₅₁	0.815	0.000		
	X ₂₅₂	0.569	0.001		
	X ₂₆₁	0.866	0.000		
	X ₂₇₁	0.656	0.000		
	X ₂₇₂	0.837	0.000		
OCB-O (Z1)	Z ₁₁₁	0.831	0.000	<0.05	Valid
	Z ₁₁₂	0.770	0.000		
	Z ₁₂₁	0.548	0.002		
	Z ₁₂₂	0.548	0.002		
	Z ₁₃₁	0.548	0.002		
	Z ₁₃₂	0.796	0.000		
OCB-I (Z2)	Z ₂₁₂	0.654	0.000	<0.05	Valid
	Z ₂₂₁	0.738	0.000		
	Z ₂₂₂	0.729	0.000		
	Z ₂₃₁	0.882	0.000		
	Z ₂₃₂	0.729	0.000		
	Z ₂₄₁	0.882	0.001		
Performance (Y)	Y ₁₂	0.641	0.000	<0.05	Valid
	Y ₁₂	0.779	0.000		
	Y ₂₁	0.764	0.000		
	Y ₂₂	0.752	0.000		
	Y ₃₁	0.771	0.000		
	Y ₃₂	0.690	0.000		
	Y ₄₁	0.702	0.000		
	Y ₄₂	0.700	0.000		
	Y ₅₁	0.800	0.000		
	Y ₅₂	0.779	0.000		
	Y ₆₁	0.756	0.000		
	Y ₆₂	0.570	0.001		
	Y ₇₁	0.710	0.000		
	Y ₇₂	0.710	0.000		

Source: Researchers' analysis.

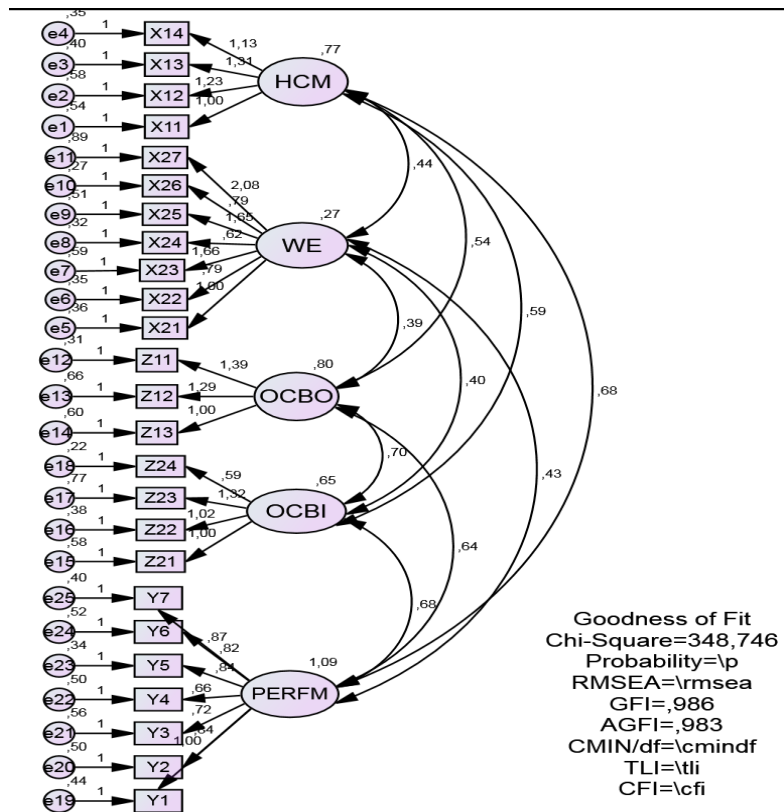


Figure 1. Confirmatory factor analysis.

Output standardised regression weights **Figure 1 (Table 5).**

Table 5. Standardized regression weights.

Variable		Variable	Estimate
X11	←	HCM	0.769
X12	←	HCM	0.818
X13	←	HCM	0.877
X14	←	HCM	0.860
X21	←	WE	0.654
X22	←	WE	0.571
X23	←	WE	0.747
X24	←	WE	0.494
X25	←	WE	0.769
X26	←	WE	0.623
X27	←	WE	0.752
Z13	←	OCBO	0.757
Z12	←	OCBO	0.818
Z11	←	OCBO	0.912
Y1	←	PERFM	0.845
Y2	←	PERFM	0.775
Y3	←	PERFM	0.710
Y4	←	PERFM	0.697

Table 5. (Continued).

Variable		Variable	Estimate
Y5	←	PERFM	0.832
Y6	←	PERFM	0.765
Y7	←	PERFM	0.819
Z21	←	OCBI	0.727
Z22	←	OCBI	0.801
Z23	←	OCBI	0.773
Z24	←	OCBI	0.712

Source: Researcher's Processed Products, 2024.

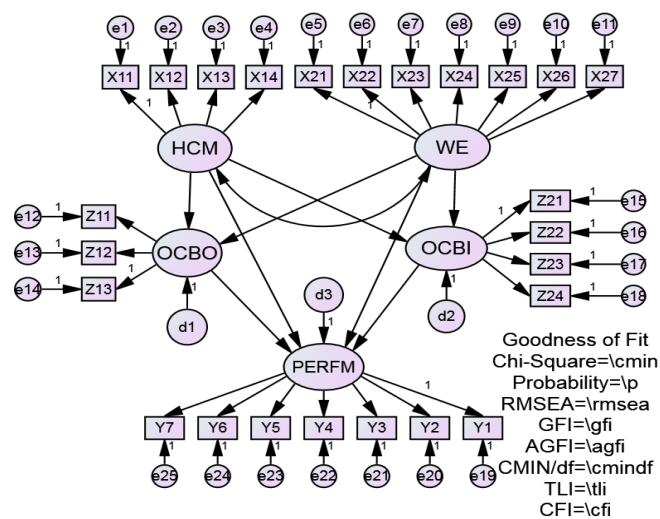
Test of Reliability:

After all, statements are declared valid, the steps subsequent test reliability with the intent to see the level of trust or consistency instrument, the extent to which the measurement results are consistent or reliable if measurements are taken twice or more against the same symptoms using the same measuring instrument. The construct reliability value is > 0.8 , meaning the indicator or item is declared reliable (see **Table 6**).

Table 6. Output test of reliability.

Construction	Construct	Decision
X1 (HCM)	0.919	Reliability
X2 (WE)	0.898	Reliability
Z1 (OCB-O)	0.908	Reliability
Z2 (OCB-I)	0.926	Reliability
Y (Performance)	0.915	Reliability

Source: Researchers' analysis.

**Figure 2.** Model 1.

After getting the validity and reliability results above, the invalid ones are discarded. The next step is to create a picture according to the framework of thinking of all latent variables and their indicators using the analysis tool in the AMOS program

to facilitate subsequent testing according to the criteria, with results as shown in **Figure 2**.

Researchers use Structural Equation Modelling (SEM) Analysis Moment of Structural (AMOS) as a statistical tool to complete multilevel models simultaneously and test and estimate causal relationships using a combination of statistical data because the AMOS application makes these complex statistical techniques more easily and quickly completed.

After validity, reliability tests were carried out and then used in the analysis of the structural model, which is an analysis of the relationship between constructs in the research model, with the following steps: as follows:

Steps in SEM Analysis

By eliminating invalid indicators. Output model 1 initial model goodness of fit index seen in **Figure 3**.

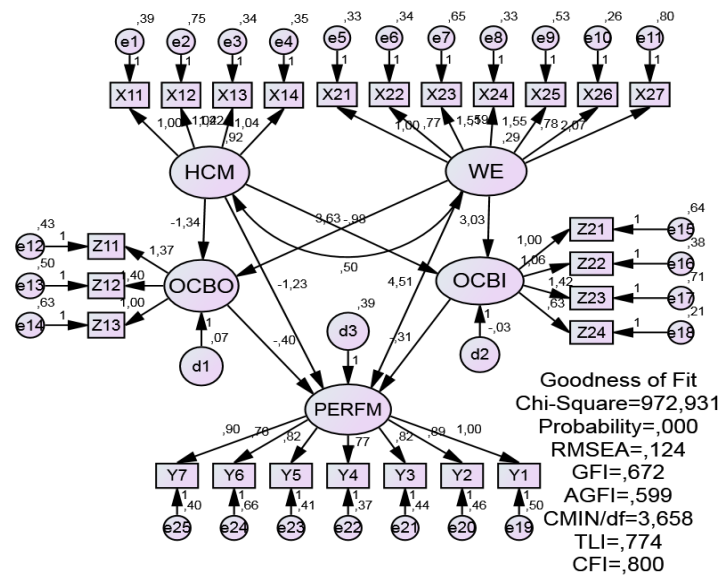


Figure 3. Path analysis of Model 1.

The Goodness of Fit Index for Model 1 can be seen in **Table 7**.

Table 7. The goodness of fit index for Model 1 evaluation.

Index	Cut off Value	Model 1 Results	Decision
Chi-Square	Expected Small	972.931	Big
Probability	≥ 0.05	0.000	Not fit
RMSEA	≤ 0.08	0.124	Not fit
GFI	≥ 0.90	0.672	Not fit
AGFI	≥ 0.90	0.599	Not fit
CMIN/DF	≤ 2.00	3.658	Not fit
TLI	≥ 0.95	0.774	Not fit
CFI	≥ 0.94	0.800	Not fit

Source: Calculated and compiled by the authors.

Table 7 shows that the eight criteria evaluated are still not yet according to the

desired criteria (not yet fit).

Table 8. Regression weights Model 1.

			Estimate	SE	CR	P	Label
OCBO	←	HCM	-1.344	0.355	-3.785	0.000	par_21
OCBI	←	HCM	-0.985	0.285	-3.458	0.000	par_24
OCBO	←	WE	3.633	0.677	5.364	0.000	par_25
OCBI	←	WE	3.033	0.559	5.424	0.000	par_29
PERF	←	OCBO	-0.405	0.791	-0.511	0.609	par_22
PERF	←	OCBI	-0.315	1.685	-0.187	0.852	par_23
PERF	←	HCM	-1.229	1.319	-0.931	0.352	par_27
PERF	←	WE	4.506	3.970	1.135	0.256	par_28

Source: Calculated and compiled by the authors.

Table 8 shows the results of Regression Weights Model 1 for each variable, with estimates, SE, critical ratios, and *p*-values.

Analysis model path 1 (**Figure 3**) and **Table 7** goodness of fit index are still inadequate, just cmin/df fit, while the others are not. Regarding the unidimensional model 1, indicators must be dropped from the model: they have a minimal loading factor (<0.05). Indicators are X14, X21, X22, X24, X26, Z24, Y3, Y4.

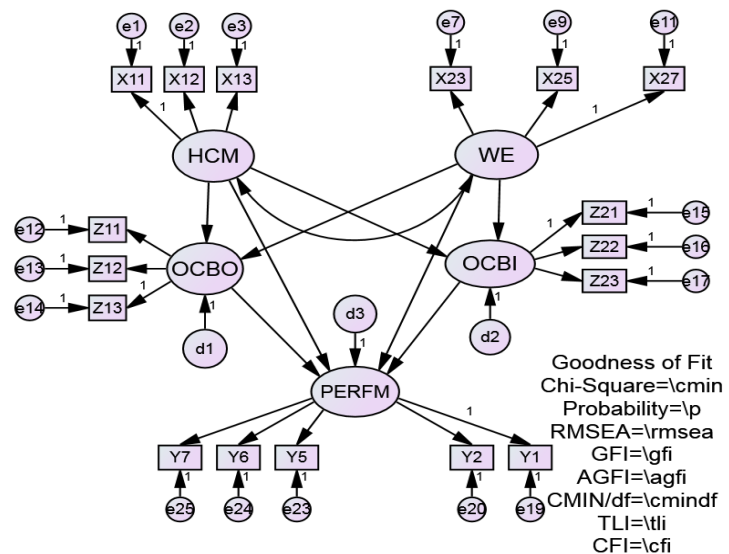


Figure 4. Results after drop.

Figure 4 is the result after the X14, X21, X22, X24, X26, Z24, Y3, Y4 indicators have dropped from the model.

Compared with the goodness of fit index in **Figure 3**, **Figure 5** has improved from the previous figure Model 1.

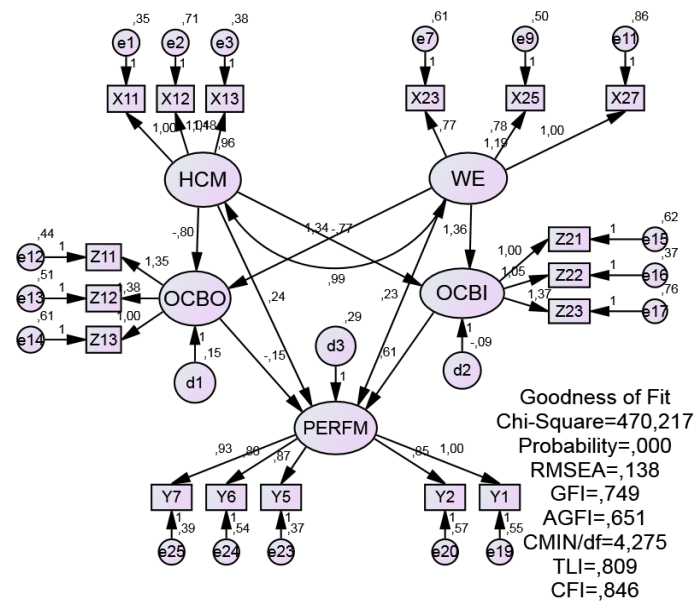


Figure 5. Path analysis results of Model 2.

Table 9. Standard regression between variables.

			Estimate	SE	CR	P	Label
OCBO	←	HCM	-0.796	0.248	-3.217	0.001	par_13
OCBI	←	HCM	-0.769	0.259	-2.969	0.003	par_16
OCBO	←	WE	1.338	0.232	5.765	0.000	par_17
OCBI	←	WE	1.363	0.246	5.548	0.000	par_21
PERF	←	OCBO	-0.153	0.349	-0.439	0.661	par_14
PERF	←	OCBI	0.610	0.532	1.145	0.252	par_15
PERF	←	HCM	0.236	0.276	0.854	0.393	par_19
PERF	←	WE	0.234	0.405	0.577	0.564	par_20

Source: Calculated and compiled by the authors.

Table 9 shows the results of Regression Weights Model 2 for each variable, with estimates, SE, critical ratios, and *p*-values.

The model would be better if it followed the suggested modifications.

Assessment of Normality:

Normality in univariate and multivariate data is tested by looking at cr skewness, which is ± 2.58 . In this research, the results are normality in **Table 10**.

Table 10. Assessment of normality is normal.

Variable	Min	Max	Skew	Cr	Kurtosis	Cr
Z23	6,000	10,000	-0.407	-1.595	1.291	2.528
Z21	6,000	10,000	0.475	1.860	2.408	4.714
Y6	6,000	10,000	-1.608	-6.298	5.148	11.037
Y2	6,000	10,000	0.613	2.399	2.060	4.034
Z11	6,000	10,000	-0.509	-1.993	1.326	2.596

Table 10. (Continued).

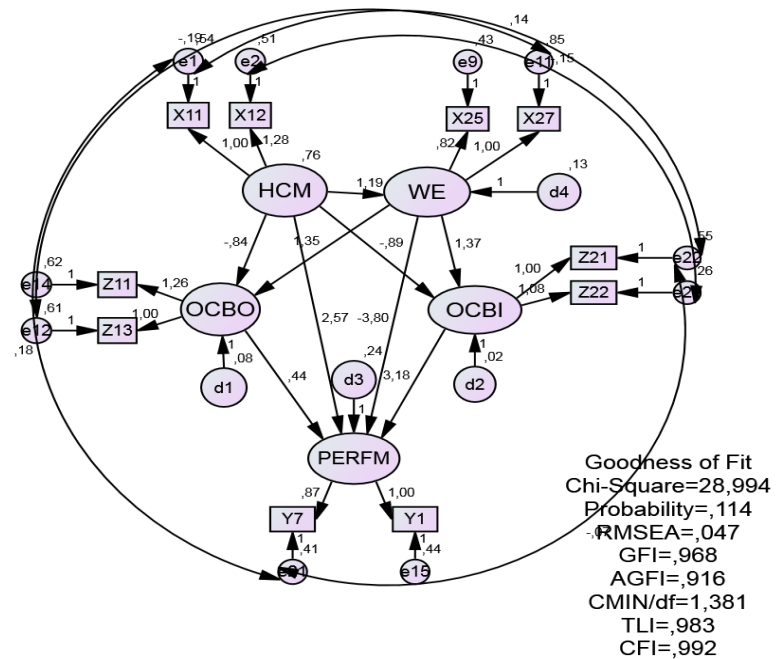
Variable	Min	Max	Skew	Cr	Kurtosis	Cr
Z12	6,000	10,000	-0.007	-0.027	-0.222	-0.434
X27	6,000	10,000	-1.099	-4.302	2.867	5.614
X25	3,000	5000	0.377	1.476	-0.706	-1.383
X23	3,000	5000	0.057	0.223	-0.572	-1.121
X12	6,000	10,000	-0.851	-3.333	0.189	0.370
X11	6,000	10,000	-0.909	-3.558	1.003	1.964
Multivariate					9.529	2.486

Source: Calculated and compiled by the authors.

Cr value is assessed at $2.486 < 2.58$: Research data is typically distributed.

4. Results and discussion

Next, the initial model is re-estimated by following the suggested modification indices and produces model 2 as indicated in **Figure 6** below:

**Figure 6.** Path analysis Model 2.

Based on **Figure 6** and **Table 11**, Chi-Square, Probability, RMSEA, GFI, AGFI, CMIN/df, TLI, and CFI are fit and have good value. as desired, as well evaluation regression weight all variable critical ratio (CR) no equal to zero which means own connection causality, indicating that this research model is acceptable, by specified criteria/standards. If compared, the parameter estimates of model 1 in **Table 9** and the result of the final parameter estimates for model 2 in **Table 12** show that there is quite a change in means before and after the analysis.

Table 11. The goodness of fit index for Model 2 evaluation.

Index	Cut off	Results	Evaluation
Chi-Square	Expected Small	28,984	Small
Probability	≥ 0.05	0.114	Fit
RMSEA	≤ 0.08	0.047	Fit
GFI	≥ 0.90	0.968	Fit
AGFI	≥ 0.90	0.916	Fit
CMIN/DF	≤ 2.00	1.381	Fit
TLI	≥ 0.95	0.983	Fit
CFI	≥ 0.94	0.992	Fit

Source: Calculated and compiled by the authors.

Table 12. Standard regression between variables.

			Estimate	SE	CR	P	Label
WE	←	HCM	1.192	0.127	9.394	0.000	par_14
OCBO	←	HCM	-0.836	0.466	-1.793	0.073	par_6
OCBI	←	WE	1.372	0.381	3.599	0.000	par_7
OCBI	←	HCM	-0.885	0.467	-1.898	0.058	par_10
OCBO	←	WE	1.352	0.373	3.622	0.000	par_11
PERF	←	OCBO	0.441	0.981	0.449	0.653	par_8
PERF	←	OCBI	3.184	9.724	0.327	0.743	par_9
PERF	←	HCM	2.568	9.634	0.267	0.790	par_12
PERF	←	WE	-3.799	14.327	-0.265	0.791	par_13

Source: Calculated and compiled by the authors.

Hypothesis Parameter:

A hypothesis test is carried out to determine the causal relationship between each variable, and the influence between variables is compared by comparing the critical ratio values. CR count > 1.96 or $-CR$ count < -1.96 means an influence between the variables. And conversely, if the CR count < 1.96 , there is no influence between the variables.

The causal relationship between variables can also be seen at the significance level $\alpha = 0.05$; if the sig. < 0.05 , then the variables have an influence, and if the importance > 0.05 , then there is no influence.

The hypothesis description of **Table 12** is described as follows:

H1: HCM positively influences work ethics.

The significant value of the HCM variable on work ethics is $0.000 < 0.05$, and the CR is $9.394 > 1.96$, meaning that HCM has an influence positive and significant towards Work Ethics, thus H1: Accepted.

H2: HCM positively influences OCB-O.

The significant value of the HCM variables on OCB-O is $0.073 > 0.05$ and CR $-1.793 < 1.96$, meaning that HCM has an influence negative and no significance to OCB-O, thus H2: Rejected, and the direction opposite (negative).

H3: Work ethics positively influence OCB-I.

The significant value of the work ethics variable on OCB-I is $0.000 < 0.05$, and the CR is $3.599 > 1.96$, meaning that work ethics has a positive influence and significant to-wards OCB-I, thus H3: Accepted.

H4: HCM positively influences the OCB-I.

The significant value of the HCM variable on OCB-I is $0.058 > 0.05$, and the CR is $-1.898 < 1.96$, meaning that HCM has a negative effect and no significance towards OCB-I. Thus, H4: Rejected, and negative direction (opposite) direction.

H5: Work ethics positively influences OCB-O.

The significant value of the work ethics variable on OCB-O is $0.000 < 0.05$, and the CR is $3.622 > 1.96$, meaning that work ethics has an influence positive and significant to-wards OCB-O, thus H5: Accepted.

H6: OCB-O positively influences performance.

The significant value of the OCB-O is $0.653 > 0.05$ and CR $0.449 < 1.96$, meaning that OCB-O does not have influential significance towards Performance, thus H6: Rejected.

H7: OCB-I positively influences performance.

The significance of the OCB-I variable on performance is $0.743 > 0.05$, and the CR is $0.327 < 1.96$, meaning that OCB-I does not have influential significance on the Performance of Indonesian Life Insurance agents. Thus H7: Rejected.

H8: HCM positively influences performance.

The significant value of the HCM variable on performance is $0.790 > 0.05$ and CR $0.267 < 1.96$, meaning that HCM is not significantly influential on the performance of Indonesian Life Insurance agents. Thus H8: Rejected.

H9: Work ethics positively influence performance.

The significant value of the work ethics variable on performance is $0.791 > 0.05$, and the CR is $-0.265 < 1.96$, meaning that work ethics has a negative influence and no significance on the performance of Indonesian Life Insurance Agents. Thus H9: Rejected.

Table 13. Recapitulation hypothesis study.

Hypothesis and Statement	Accepted/Rejected
H1: HCM positively influences the work ethics of Indonesian life insurance agents.	Accepted
H2: HCM positively influences the OCB-O of the Indonesian life insurance agents.	Rejected
H3: Work ethics positively influence OCB-I of Indonesian life insurance agents.	Accepted
H4: HCM positively influences the OCB-I of Indonesian life insurance agents.	Rejected
H5: Work ethics positively influence OCB-O of Indonesian life insurance agent	Accepted
H6: OCB-O positively influences the performance of Indonesian life insurance agents,	Rejected
H7: OCB-I positively influences the performance of Indonesian life insurance agents.	Rejected
H8: HCM positively influences the performance of Indonesian life insurance agents.	Rejected
H9: Work ethics positively influence the performance of Indonesian life insurance agents.	Rejected

Table 13 is a recapitulation of the research hypotheses that were accepted were H1, H3, and H5, while those that were rejected were H2, H4, h6, H7, H8, and H9.

Total Effects, Direct Effects, and Indirect Effects.

Table 14 shows the Total Effect of each variable.

Table 14. Total effects.

	HCM	WE	OCBI	OCBO	PERF
WE	1.192	0.000	0.000	0.000	0.000
OCBI	0.749	1.372	0.000	0.000	0.000
OCBO	0.775	1.352	0.000	0.000	0.000
PERF	0.767	1.164	3.184	0.441	0.000

Source: Calculated and compiled by the authors.

Table 15. Direct effects.

	HCM	WE	OCBI	OCBO	PERF
WE	1.192	0.000	0.000	0.000	0.000
OCBI	-0.885	1.372	0.000	0.000	0.000
OCBO	-0.836	1.352	0.000	0.000	0.000
PERF	2.568	-3.799	3.184	0.441	0.000

Source: Calculated and compiled by the authors.

Table 15 shows the Direct Effect of each variable.

Table 16 shows the Indirect Effect of each variable.

Table 16. Indirect effects.

	HCM	WE	OCBI	OCBO	PERF
WE	0.000	0.000	0.000	0.000	0.000
OCBI	1.634	0.000	0.000	0.000	0.000
OCBO	1.611	0.000	0.000	0.000	0.000
PERF	-1.801	4.963	0.000	0.000	0.000

Source: Calculated and compiled by the authors.

Table 17. Recapitulation total effects, direct effects, and indirect effects.

Variable			Direct Effects	Indirect Effects	Total Effects
WE	←	HCM	1.192	0.000	1.192
OCB-I	←	WE	1.372	0.000	1.372
OCB-I	←	HCM	-0.885	1.634	0.749
OCB-O	←	WE	1.352	0.000	1.352
OCB-O	←	HCM	-0.836	1.611	0.775
PERF	←	OCB-I	3.184	0.000	3.184
PERF	←	OCB-O	0.441	0.000	0.441
PERF	←	WE	-3.799	4.963	1.164
PERF	←	HCM	2.568	-1.801	0.767

Source: Calculated and compiled by the authors.

Table 17 shows a recapitulation Total Effects, Direct Effects, and Indirect Effects of each variable with the following explanation:

- a) Influence HCM through OCB-O towards performance: Magnitude influences HCM directly on agent performance by 2.568. There is no direct HCM through OCB-O (0.441) that influences agent performance. The influence is the multiplication of the HCM value (−0.836) towards OCB-O with the OCB-O value (0.441) towards performance (−0.836 × 0.441) = −0.369.
The comparison mark influence HCM direct impact on performance is 2.568, and the value influence is not straight −0.369, which means the mark influence is better than the influence not directly. The results of this study show that HCM through OCB-O to-wards performance will weaken (decrease) agent performance (negative).
- b) The influence of HCM through OCB-I on performance: The magnitude of HCM's direct influence on performance is 2.568. The impact of no direct HCM through OCB-I (1.634) on performance is the multiplication of the HCM value (−0.885) towards OCB-I with the OCB-I value (3.184) towards performance (−0.885 × 3.184) = −2.818.
The comparison mark influence of HCM's direct impact on performance is 2.568, and the value influence on the direct effect of HCM on performance through OCB-I is −2.818, meaning the mark influence is not directly better than the influence directly. The results of this study show that HCM through OCB-I will be more robust (better) than, in a way, direct.
- c) The influence of work ethics through OCB-O on agent performance: Magnitude influences work ethics and directly affects agent performance by −3.799. The influence of no direct work ethics through OCB-O (1.352) on agent performance is the multiplication between the work ethics value (0.441) towards OCB-O and the OCB-O value (0.411) towards performance, namely: 1.352 × 0.441 = 0.596.
The comparison mark influences the direct relationship between work ethics and performance is −3.799, which means the mark influences no work ethics directly towards performance through OCB-O is worth 0.596, which means that the mark influence is more significant than the value influence of not directly. The results of this study show that work ethics through OCB-O has a weaker impact on performance if compared to work ethics in general directly on performance.
- d) The influence of work ethics through OCB-I on performance: Magnitude influences work ethics directly affects agent performance by −3.799. The influence of no direct work ethics through OCB-I (1.372) towards performance is multiplication between work ethics value (1.372) towards OCB-I with the OCB-I value (3.184) towards performance, namely: 1.372 × 3.184 = 4.368.
The comparison mark that influences work ethics directly towards performance is 3.799. Medium marks that influence no work ethics directly towards performance through OCB-I are worth 4.368, meaning that the mark influence is not more significant than the value influence. This study shows that Work Ethics is not directed through OCB-I and has a more robust (better) influence towards agent performance than work ethics in general direct performance.

Discussion:

Table 18 is the output recapitulation of direct and indirect effects through

mediating variables of Organizational Citizenship Behaviour-Individual.

Table 18. Recapitulation direct effect—Indirect effect through mediating variables.

Variable	Direct Effects	Indirect Effects via OCB-O	Indirect Effects via OCB-I	Results
PERFM \leftarrow HCM	2.568			
PERFM \leftarrow OCB-O \leftarrow HCM		-0.369		Weaknesses
PERFM \leftarrow OCB-I \leftarrow HCM			-2.818	Strengthen
PERFM \leftarrow WE	-3.799			
PERFM \leftarrow OCB-O \leftarrow WE		0.596		Weaknesses
PERFM \leftarrow OCB-I \leftarrow WE			4.368	Strengthen

Source: Calculated and compiled by the authors.

Facts found in research, both obtained in the field of Indonesian Life Insurance and results in data analysis found model 2 or the final model (**Figure 6** and **Table 12**) can be explained as follows:

H1: HCM positively influence the work ethics of Indonesian life insurance agents: Accepted. The positive value of this study explains that it influences nature in the same direction, meaning when company industry insurance, if Indonesia Life Insurance has good (high) HCM, then the Agent's work ethic will be good (high) too. This study confirms (Hadiyan and Faisal, 2021), that work ethics influence HCM.

HCM in insurance companies is a soul with the dimensions of Talent, Attitude, Skill, and Knowledge (TASK), which, when properly managed, can be valuable add (intellectual capital). HCM's creation of intellectual assets is very strategic and can encourage agent work ethics insurance. HCM components with indicators knowledge (X11), expertise (X12), abilities (X13), and skill (X14) for agents who, as Top Agent Awards (TAA) winners, have proven capable of Improving work ethics have a positive impact on the Indonesia Life Insurance Agents.

H2: HCM positively influences the OCB-O of the Indonesian life insurance agent, but it is rejected in the opposite direction (negative).

For Indonesian life insurance agents who have ever won the Top Agent Awards, the influence of HCM on OCB-O is not meaningful, and it has even had a negative impact. Since agents who have ever won TAA/MDRT already have high HCM, they do not prioritise OCB-O even if OCB-O becomes low (negative). This study did not confirm (Rizal, 2024) that OCB-O has a moderate connection with Human Capital.

H3: Work ethics positively influence OCB-I of Indonesian life insurance agents, Accepted.

The agent's OCB-I will stand for Indonesia Life Insurance Agents who have ever won the Top Agent Awards with good (high) work ethics. Work ethic is attitude and view to work, habit work on method works which owned TAA/MDRT winning agent can increase OCB-I, benefiting other individuals in helping colleagues. This study confirms research conducted by Khan (2017), that Work Ethics can encourage the role of OCB-I.

H4: HCM positively influence OCB-I of Indonesian life insurance agents, Rejected, and the direction is unfavourable. The negative value in this study explains that the influence is in the opposite direction. Insurance agents who have won TAA/MDRT have high knowledge, skill, and attitude and no longer want to help

individuals (colleagues), meaning that the level of OCB-I of agents has decreased. This study does not confirm the research of Kurniadi (2024) whose study found that human Capital has a significant influence on OCB, and the study of Sari et al. (2022) found that Human Capital Management Influences OCB-I.

H5: Work ethics positively influence OCB-O of Indonesian life insurance Agents, accepted. A positive value in this study explains that it influences nature in one direction, meaning in oneself agent insurance Indonesian souls who win TAA/MDRT have good (high) work ethics. The OCB-O of the Agent will be good (high), too; the agent's trend for work exceeds the applicable norms and still obeys the regulation. This study confirms the study of Khan (2017), the results of research on work ethics support the role of OCB-O and confirm the study by Hadiyan and Faisal (2021), that work ethics can improve Organizational Citizenship Behaviour.

H6: OCB-O positively influences the performance of Indonesian life insurance agents. Rejected, influential, insignificant. On self-agent Indonesia Life Insurance, who won TAA/MDRT presence on-site work, work exceeding the norm, OCB-O components, cannot improve the agent's performance. OCB-O does not become a driving factor in improving insurance agent performance; the soul must get TAA/MDRT. This study does not confirm research that OCB-O will capably increase the effectiveness of the organization.

Presence on site Work exceeds applicable norms and complies with existing informal regulations for looking after orders should be able to improve performance (Newman et al., 2017; Sambung, 2011b, 2014). In the insurance industry, OCB-O soul is not meaningful in improving agent performance because the leading agent insurance soul's task is not in the office but in selling policies outside the office.

H7: OCB-I positively influences the performance of Indonesian life insurance agents: Rejected.

This means that the behaviour of an agent who has received TAA/MDRT is directly helping colleagues who are absent from work; having personal attention to co-workers cannot improve the agent's performance because he is busy helping his co-workers while the agent's main task is selling insurance policies. will be neglected (cannot be done), resulting in personal targets not being achieved. This study does not confirm the research of Irmawati and Bekt Retnawati (2018), which said that OCB-I would be able to increase organizational effectiveness.

H8: HCM positively influence the performance of Indonesian life insurance agents: rejected.

This means that life insurance agents who have been TAA/MDRT already have a lot of knowledge, skills and attitudes and feel that they no longer need to get education and training because they have been tested in their work and have entered the TAA/MDRT category. Hence, this study has no significant effect on HCM. on the agent's performance. This study does not confirm research by Zeb et al. (2017, 2018) which states that HCM has a significant effect on employee performance.

H9: Work ethics positively influence the performance of Indonesian life insurance agents, Rejected.

This means that work ethics is a manifestation of compliance with organizational regulations in completing tasks or work that does not significantly impact increasing agents' performance in the Indonesian Life Insurance Industry. In other words, life

insurance agents who receive TAA/MDRT sometimes do not comply with regulations in completing tasks or work because what the life insurance company prioritizes is the production results in the form of policies and first premium money (absence from the office for a few days is not a problem for the life insurance company, the vital thing is that the agent can put premium money into the company. This study does not confirm the study (Khan, 2017; Zúñiga et al., 2022) which said that Islamic Work Ethics (IWE) has a positive relationship with Job Performance (JP) study by Arifin and Rachman Putra (2020) who says that work ethics have a significant effect on employee performance and Saban et al. (2020) who say that work ethics have a significant effect on performance.

Theoretical and Empirical Findings:

This study has theoretical implications for developing updated concepts and models for human resource theory, especially HCM, Work Ethics, OCB-O, OCB-I, and Performance.

- a) HCM positively influences work ethics, which theoretically implies that if HCM is applied to life insurance, it can encourage agent work ethics.
- b) Work ethics positively influence OCB-I, which implies that work ethics can encourage OCB-I agents when applied to life insurance companies.
- c) Work ethics positively influence OCB-O, which theoretically implies that work ethics can encourage agents' OCB-O when applied to life insurance companies.
- d) The findings of this research also provide other considerations if it is mediated by OCB-I, which has theoretical implications:
 - 1) The influence of HCM mediated by OCB-I on performance will strengthen agent performance.
 - 2) The influence of work ethics mediated by OCB-I on performance will strengthen the agent's performance.

5. Conclusions

This research aims to examine the relationship between human capital management, work ethics, and the performance of life insurance agents. Furthermore, in this research, we have tested the mediating role of Organizational Citizenship Behaviour-Organization and Organizational Citizenship Behaviour-Individual in the relationship between human capital management and work ethics. Data was collected using a 5 Likert scale from 103 agents who had won top agent awards in Indonesia's life insurance industry. OCB-O and OCB-I negatively correlate with human capital management ($cr = -1.7793$ and $cr = -1.898$), which shows that higher human capital and knowledge, skills and attitudes are associated with a decrease in agent OCB-O, OCB-I. These findings align with existing literature highlighting the impact of HCM on OCB as well as studies (Irmawati and Bakti Retnawati, 2018; Newman et al., 2017; Sambung, 2011b, 2014).

This emphasizes the need for organizations to do so by recognizing and addressing the challenges agents face in balancing HCM and work ethics to grow more committed agents. However, this significantly impacts the relationship ($cr = 3.599$ and 3.622) between work ethics and agents OCB-O and OCB-I, emphasising the importance of fostering a strong sense of commitment among agents. Agents who are

emotionally attached and committed to the organization will likely show higher performance levels. Through structural equation modelling, OCB-O and OCB-I show partial mediation in the relationship between work ethics and agent performance, which suggests that work ethics directly impact performance. HCM positively influences the work ethics of Indonesian life insurance agents. Work ethics positively influenced the OCB-I of Indonesian life insurance agents. Work ethics positively influence the OCB-O of Indonesian life insurance agents. OCB-O and OCB-I are not influential on the performance of Indonesian life insurance agents

The role of OCB-O and OCB-I in implementing HCM and work ethics on agent performance: 1) HCM does not significantly depend on agent performance, but through OCB-I will Strengthen agent performance. 2) Work ethics does not influence agent performance, but when OCB-I strengthens agent performance.

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