



## Exploring Human Capital And Work Ethics As Predictors Of OCB-O, OCB-I, And Performance In Life Insurance

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**Abstract:** The life insurance industry is a knowledge-intensive and service-oriented sector in which organizational performance depends heavily on employee competence, ethical conduct, and discretionary work behavior. This study explores the role of Human Capital Management (HCM) and Work Ethics (WE) in predicting Organizational Citizenship Behavior directed toward the organization (OCB-O) and toward individuals (OCB-I), as well as their subsequent impact on employee performance. Drawing on the Resource-Based View, the study positions OCB as a behavioral mechanism through which human capital and ethical values are transformed into sustainable performance outcomes. This research adopts a quantitative approach using survey data collected from 250 employees working in life insurance companies in the Riau Islands Province, Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Reliability, convergent validity, and discriminant validity were rigorously assessed, and common method bias was examined using procedural and statistical techniques. The results indicate that both HCM and WE have significant positive effects on OCB-O and OCB-I. Work Ethics emerged as a stronger predictor of citizenship behaviors compared to HCM, highlighting the importance of integrity, responsibility, and discipline in fostering extra-role behavior. Furthermore, both dimensions of OCB significantly enhance employee performance, with OCB-I exerting a stronger influence than OCB-O. Mediation analysis confirms that OCB-O and OCB-I partially mediate the relationships between HCM, WE, and performance, with OCB-I functioning as the most influential behavioral pathway. This study contributes to the literature by distinguishing between organizational and interpersonal dimensions of OCB and demonstrating their differential roles in the life insurance industry. Practically, the findings emphasize the need for organizations to integrate strategic human capital practices with strong ethical values to foster citizenship behaviors that drive superior performance. Future research is encouraged to adopt longitudinal designs and explore moderating variables such as leadership style and organizational culture.

**Keywords:** Human Capital Management, Work Ethics, OCB-O, OCB-I, Employee Performance, Life Insurance Industry

### INTRODUCTION

The life insurance industry is a knowledge-intensive, service-driven sector where organizational success hinges on employee competence, ethical conduct, and client trust. Unlike product-based industries, life insurance relies heavily on human interactions, long-term relationships, and credibility (Suhardi, 2023). In this context, Human Capital Management



(HCM)—encompassing recruitment, development, retention, and motivation of employees—serves as a strategic resource that enhances performance and supports sustainable growth (Prayetno, 2017). Complementing this, Work Ethics (WE), reflected in integrity, discipline, fairness, and responsibility, underpins client trust and organizational reputation (Ali et al., 2018). Together, HCM and WE shape both employee competence and discretionary behaviors that contribute to organizational outcomes.

Organizational Citizenship Behavior (OCB) has emerged as a key mechanism through which internal resources translate into performance. OCB consists of voluntary, extra-role behaviors, classified as OCB-Organization (OCB-O), which benefits the organization (e.g., loyalty, compliance, advocacy), and OCB-Individual (OCB-I), which supports colleagues through helping and cooperation (Rashid et al., 2019). Empirical studies in service contexts, including life insurance, indicate that OCB mediates the impact of HCM and WE on performance. For instance, (Suhardi & Aisyah, 2023) found that while HCM did not directly affect performance, WE significantly influenced both OCB-O and OCB-I, with OCB-I serving as a key mediating pathway. Similar findings in public insurance and financial services highlight OCB's role in converting organizational practices and ethical standards into sustainable performance gains (Irmawati & Retnawati, 2018; Sambung, 2011).

Despite these insights, limited research has simultaneously examined OCB-O and OCB-I as mediators in the life insurance industry, particularly in emerging markets such as Indonesia. This study addresses this gap, exploring how HCM and WE influence performance through both OCB dimensions, thereby clarifying the behavioral mechanisms linking human capital and ethical values to organizational outcomes.

## **METHOD**

### **Assessing Common Method Bias**

Since the present study relies on self-reported survey data collected from the same respondents, there is a possibility of common method bias (CMB), which may artificially inflate or deflate the relationships among constructs (Organ, 2006). To mitigate and assess the risk of CMB, both procedural and statistical approaches were employed.



At the procedural stage, several measures were taken during questionnaire design and administration. Respondents were assured of anonymity and confidentiality to reduce evaluation apprehension. Items were carefully worded to avoid ambiguity, and the predictor and criterion variables were separated into different sections of the instrument to create psychological separation between constructs. These practices reduce the likelihood that responses are driven by social desirability or consistency motives.

At the statistical stage, multiple tests were conducted to detect the presence of CMB. First, Harman's single-factor test was performed by loading all measurement items into an unrotated exploratory factor analysis. The results revealed that the first factor accounted for less than 50% of the total variance, indicating that no single factor dominated the dataset. Second, full collinearity variance inflation factors (VIFs) were assessed, as recommended by (Husda et al., 2023). The VIF values for all constructions were below the threshold of 3.3, suggesting that multicollinearity and CMB were not serious concerns. Where appropriate, a marker variable technique was also applied, and the results confirmed that correlations between the marker and substantive variables were negligible.

### **Construct Measurement**

This study measures five key constructs: Human Capital Management (HCM), Work Ethics (WE), Organizational Citizenship Behavior – Organization (OCB-O), Organizational Citizenship Behavior – Individual (OCB-I), and Employee Performance (PERFM). All constructs are assessed using 5-point Likert scales, where 1 = “Strongly Disagree” and 5 = “Strongly Agree,” to capture respondents' perceptions accurately within the life insurance context.

HCM reflects strategic management of employees' knowledge, skills, and abilities to enhance organizational outcomes and is operationalized across seven dimensions: Recruitment & Selection, Training & Development, Performance Appraisal, Compensation & Rewards, Career Development, Knowledge Sharing, and Employee Involvement, drawing from foundational and recent studies (Ganapathy, 2019; Hossain & Roy, 2016; Suhardi et al., 2024).

Work Ethics encompasses values and behaviors influencing commitment, responsibility, and diligence, measured via Hard Work, Responsibility, Honesty & Integrity, Work Commitment, Self-Discipline, and Teamwork & Respect (Zúñiga et al., 2022; Romi et al., 2020).



OCB is measured separately as OCB-O, including Loyalty, Compliance, Civic Virtue, Protecting Organization, and Endorsing Change & Innovation, and OCB-I, including Altruism, Courtesy, Sportsmanship, Peer Support, and Individual Initiative (Irmawati & Retnawati, 2018; Sambung, 2011).

Employee Performance is operationalized across Task Performance, Contextual Performance, Quality of Work, Productivity, and Goal Achievement (Peterson & Carl, 2018; Sutarman et al., 2023). This multi-dimensional approach ensures comprehensive, valid, and reliable measurement of constructions, providing a robust framework for examining the relationships among HCM, WE, OCB, and performance.

### **Population and Sample**

This study focuses on the life insurance sector in the Riau Islands Province, a rapidly growing financial hub characterized by economic expansion, population growth, and the presence of diverse national and regional insurance providers (Asosiasi Asuransi Jiwa Indonesia, 2024). The unit of analysis is the individual employee, as the research examines personal perceptions, attitudes, and behaviors related to human capital management (HCM), work ethics (WE), organizational citizenship behavior (OCB-O and OCB-I), and performance (Sekaran & Bougie, 2016). Respondents were purposively selected, requiring at least one year of tenure to ensure familiarity with organizational practices. The target sample of 200–300 employees across functional areas such as sales, claims, underwriting, and customer service aligns with (Adamson, 2009) guidelines and supports robust structural equation modeling (Hair & Anderson, 2006). By focusing on this strategic region, the study provides context-specific insights into the mechanisms linking HCM and WE to OCB and performance, with implications for financial services in Indonesia more broadly (Suhardi et al., 2018; Wasiman et al., 2023).

## **RESULT AND DISCUSSION**

### **Demographic Characteristics of Respondents**

Demographic Variable	Category	Frequency (N)	Percentage (%)
Gender	Male	120	48
	Female	130	52
Age	20–30 years	70	28
	31–40 years	113	45



Education	41–50 years	45	18
	Above 50 years	22	8.8
	High school	30	12
	Diploma	63	25.2
	Bachelor's degree	132	52.8
	Postgraduate	25	10
Job Position	Agent	160	64
	Supervisor/Leader	53	21.2
	Manager	37	14.8
Tenure	< 3 years	88	35.2
	3–7 years	103	41.2
	8–12 years	42	16.8
	> 12 years	17	6.8

*Table 1. Descriptive Statistics of the Study Variable*

## Descriptive Statistics

Before conducting further analysis, descriptive statistics were calculated to provide an overview of the central tendency and variability of the study variables. These statistics help illustrate how respondents evaluated the key constructs, namely Human Capital Management (HCM), Work Ethics (WE), Organizational Citizenship Behavior directed toward the Organization (OCB-O), Organizational Citizenship Behavior directed toward Individuals (OCB-I), and Employee Performance (PERFM). By examining the mean values, it is possible to assess the general tendency of responses in relation to the five-point Likert scale, while the standard deviation indicates the degree of variation across responses. Minimum and maximum scores are also reported to highlight the overall response range. The summary results are presented in Table 2.

Variable	Mean	SD	Min	Max
Human Capital Management	3.871	0.622	2.100	4.948
Work Ethics	4.022	0.578	2.289	4.898
OCB-Organization	3.759	0.656	1.946	4.848
OCB-Individual	3.907	0.608	2.148	4.897
Employee Performance	4.076	0.547	2.388	4.889

*Table 2. Descriptive Statistics of Study Variable.*

## Testing the Measurement Model

To ensure the quality of the measurement model, the constructions were first examined for reliability and validity. Reliability was assessed through Cronbach's Alpha and Composite Reliability (CR), both of which evaluate the internal consistency of items within each construct. Convergent validity was assessed using Average Variance Extracted (AVE), which indicates the





degree to which items of a construct share a common variance. Following the recommendations of (Hair & Anderson, 2006), Values above 0.70 for Cronbach's Alpha and CR, and above 0.50 for AVE, were considered acceptable. The results of the measurement model assessment are presented in Table 3

Construct	Cronbach's Alpha	(CR)	(AVE)
Human Capital Management	0.891	0.917	0.650
Work Ethics	0.874	0.906	0.618
OCB-Organization	0.861	0.899	0.641
OCB-Individual	0.879	0.910	0.625
Employee Performance	0.888	0.920	0.695

**Table 3.** Reliability and Convergent Validity of Constructs

### Validity and Reliability

The results presented in Table 4 demonstrate that all constructs satisfied the Fornell–Larcker criterion, as the square root of the AVE values exceeded the inter-construct correlations. This indicates that each construction is empirically distinct and measures unique aspects of the conceptual model. Together with evidence of internal consistency and convergent validity, these findings confirm that the measurement model possesses adequate reliability and validity, thereby justifying the inclusion of the constructions in subsequent structural model analysis.

Construct	HCM	WE	OCB-O	OCB-I	PERFM
HCM	0.817				
WE	0.608	0.847			
OCB-O	0.547	0.577	0.789		
OCB-I	0.488	0.517	0.629	0.828	
PERFM	0.568	0.604	0.588	0.548	0.836

**Table 4.** Validity and Reliability (Fornell-Larcker Criterion)

### Discriminant Validity

The HTMT analysis thus provides strong evidence that the constructions in this study are sufficiently distinct, meeting the threshold values recommended in the literature. Together with the results of reliability, convergent validity, and the Fornell–Larcker test, these findings confirm that the measurement model is both robust and reliable. Consequently, the validated constructions can now be employed in the subsequent structural model assessment to test the hypothesized relationships among Human Capital Management, Work Ethics, OCB-O, OCB-I, and organizational performance

Construct	HCM	WE	OCB-O	OCB-I	PERFM
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HCM	—				
WE	0.678	—			
OCB-O	0.717	0.745	—		
OCB-I	0.626	0.704	0.857	—	
PERFM	0.658	0.708	0.767	0.736	—

**Table 5.** *HTMT Criterion for Discriminant Validity*

## Testing the Structural Model

The results provide robust support for the hypothesized model, showing that both Human Capital Management (HCM) and Work Ethics (WE) significantly enhance employees' Organizational Citizenship Behaviors (OCB-O and OCB-I). Work Ethics emerged as a stronger driver of OCBs than HCM, underscoring the critical role of ethical values—such as integrity, responsibility, and teamwork—in fostering extra-role behaviors in the life insurance industry. In turn, both OCB-O and OCB-I were found to positively influence organizational performance, with OCB-I exerting a slightly stronger effect, suggesting that peer support and collaboration are particularly vital for productivity and service quality in insurance firms. Mediation analysis further confirmed that OCBs act as behavioural pathways linking HCM and WE to performance, with OCB-I playing the more prominent role. These findings highlight the dual importance of strategic HR practices and ethical values in cultivating citizenship behaviours that drive organizational success. (See Tables 6, 7, and 8).

Hypothesis	Path Relationship	Path Coefficient ( $\beta$ )	t-value	p-value	Decision
H1	OCB-O $\square$ HCM	0.319	4.246	0.000	Supported
H2	OCB-I $\square$ HCM	0.279	3.869	0.000	Supported
H3	OCB-O $\square$ WE	0.408	5.618	0.000	Supported
H4	OCB-I $\square$ WE	0.457	6.147	0.000	Supported
H5	PERFM $\square$ OCB-O	0.348	4.718	0.000	Supported
H6	PERFM $\square$ OCB-I	0.388	5.009	0.000	Supported
H7	PERFM $\square$ HCM	0.186	2.683	0.007	Supported
H8	PERFM $\square$ WE	0.214	2.950	0.003	Supported

**Table 7.** *Direct Effects of the Structural Model*

Hypothesis	Path Relationship	Path Coefficient ( $\beta$ )	t-value	p-value	Decision
H1a	OCB-O $\square$ HCM	0.319	4.246	0.000	Supported
H1b	OCB-I $\square$ HCM	0.279	3.869	0.000	Supported
H2a	OCB-O $\square$ WE	0.408	5.618	0.000	Supported
H2b	OCB-I $\square$ WE	0.457	6.147	0.000	Supported
H3a	PERFM $\square$ OCB-O	0.348	4.718	0.000	Supported
H3b	PERFM $\square$ OCB-I	0.388	5.009	0.000	Supported
—	PERFM $\square$ HCM	0.186	2.683	0.007	Supported
—	PERFM $\square$ WE	0.214	2.950	0.003	Supported



Table 8. Mediating Effects of OCB-O and OCB-I

Hypothesis	Mediation Path	Indirect Effect ( $\beta$ )	t-value	p-value	Decision
H4a	PERFM $\square$ OCB-O $\square$ HCM	0.108	3.098	0.002	Supported
H4b	PERFM $\square$ OCB-I $\square$ HCM	0.119	3.320	0.001	Supported
H5a	PERFM $\square$ OCB-O $\square$ WE	0.137	3.869	0.000	Supported
H5b	PERFM $\square$ OCB-I $\square$ WE	0.179	4.119	0.000	Supported

**Table 6.** Structural Model Results (Part Coefficients and Hypothesis Testing)

This study explored the impact of Human Capital Management (HCM) and Work Ethics (WE) on Organizational Citizenship Behavior directed toward the organization (OCB-O) and toward individuals (OCB-I), and how these behaviors subsequently influence organizational performance in Indonesia's life insurance sector. The findings provide strong empirical support for the hypothesized relationships, revealing both direct effects of HCM and WE on OCB and indirect effects on performance through discretionary behaviors. Notably, OCB-I emerged as a stronger mediator than OCB-O, emphasizing the critical role of interpersonal collaboration in service-intensive industries such as life insurance.

The results demonstrate that HCM significantly predicts both OCB-O and OCB-I. This aligns with prior studies highlighting that recruitment, training, career development, and participatory HR practices cultivate a sense of obligation among employees to go beyond formal job expectations (Irmawati & Retnawati, 2018), (Sambung, 2011). In the life insurance industry, where frontline employees and agents directly shape customer experiences, effective HCM not only equips staff with the necessary technical skills but also motivates them to engage in behaviors that benefit both the organization and their colleagues. From a Resource-Based View (RBV) perspective, this finding reinforces the idea that human capital is a valuable strategic resource, with its benefits realized when employees voluntarily extend discretionary effort, exemplified through OCB (Farmer et al., 2015), (Amalia, n.d.).

Work Ethics exerted an even stronger influence on both OCB-O and OCB-I than HCM, underscoring the importance of personal values in shaping discretionary behaviors. Employees demonstrating honesty, responsibility, diligence, and integrity are more likely to protect organizational resources, comply with policies, and support their colleagues (Sambung, 2011), (Rida & Ari, 2014). In the life insurance context, where credibility, trust, and ethical conduct are fundamental to sustaining client relationships, work ethics directly foster behaviors that enhance





organizational legitimacy and facilitate peer collaboration. While HCM provides structural support and formal mechanisms, WE serves as a more powerful driver of the discretionary behaviors underpinning high performance. (Zúñiga et al., 2022), (Romi et al., 2020).

Both OCB-O and OCB-I were found to significantly enhance organizational performance, though OCB-I demonstrated a slightly stronger effect. This finding aligns with existing literature suggesting that interpersonal citizenship behaviors, such as helping colleagues, knowledge sharing, and cooperation, contribute directly to team effectiveness and service quality (Rashid et al., 2019), (Simon & S. N. G, n.d.). In insurance firms, where collaboration among agents, supervisors, and managers is essential to meeting sales targets and delivering client satisfaction, OCB-I behaviors improve responsiveness, problem-solving, and service delivery. OCB-O contributes by reinforcing organizational loyalty, compliance, and advocacy, which are critical for long-term sustainability (Wang & Zhang, 2010), (Kumari & Thapliyal, 2017). Collectively, these dual dimensions of OCB highlight its multifaceted role in shaping both immediate and long-term organizational outcomes.

Mediation analysis confirmed that OCB-O and OCB-I serve as critical behavioral pathways through which HCM and WE influence performance. This finding reinforces prior research indicating that the benefits of HR practices and ethical values are not automatically translated into performance but must be activated through employee behaviors (Warsito, 2008), (Davis & Newstrom, 2002). The stronger mediating effect of OCB-I emphasizes the importance of interpersonal support and collaboration, particularly in service-based industries where teamwork and coordination directly impact customer satisfaction. These results highlight OCB as a behavioral bridge connecting organizational resources and ethical values to performance outcomes (Fallis et al., 2014), (Mo & Shi, 2017).

The study makes several theoretical contributions. First, it extends the Resource-Based View by demonstrating that HCM influences performance indirectly through OCB, emphasizing that discretionary behaviors are essential in leveraging human capital as a strategic asset (Luthan, 2011), (Smircich, 2017). Second, it adds to the literature on work ethics, showing that ethical values are stronger predictors of OCB than structural HR practices in service-intensive contexts (Chanpoom & Intrawong, 2019). Third, the study provides empirical support for the dual role of



OCB, distinguishing its organizational (OCB-O) and interpersonal (OCB-I) dimensions and highlighting their differential contributions to performance (Organ, 2006).

From a practical perspective, the findings suggest actionable strategies for enhancing performance in the life insurance industry. Insurance firms should invest in structured HR practices, including recruitment, training, career development, performance appraisal, and employee involvement programs, to equip employees with technical competencies and create conditions that foster discretionary behavior (Jamal, 2011). Simultaneously, organizations should cultivate strong ethical values, promoting integrity, responsibility, and diligence through training, mentoring, and culture-building initiatives. Incentive systems should explicitly recognize and reward both OCB-O behaviors, such as loyalty and compliance, and OCB-I behaviors, such as helping colleagues and fostering teamwork, thereby encouraging employees to contribute beyond formal role expectations. By integrating HR strategies with ethical culture initiatives, firms can maximize the performance benefits derived from human capital and discretionary behaviors (Kusumajati, 2014), (Lubis, 2016).

This study also offers important contextual contributions by focusing on the Southeast Asian service sector, particularly the life insurance industry in Indonesia. Much prior research on OCB has been conducted in Western or manufacturing contexts (Organ, 2006), (Podsakoff et al., 1990). By examining these relationships in a service-intensive, trust-based industry, this research reveals how cultural and industry-specific factors shape the dynamics of HCM, WE, and performance. In particular, it highlights the prominent role of OCB-I in predicting performance in contexts where interpersonal collaboration is essential to service delivery.

Additionally, the study diverges from much of the existing literature in two notable ways. First, whereas prior studies frequently emphasize OCB-O as the stronger contributor to performance (Zúñiga et al., 2022), this study finds that OCB-I has a greater impact in the insurance sector, emphasizing the need to consider industry-specific contingencies in evaluating citizenship behaviors. Second, while earlier research often treats OCB as an outcome of HR practices or individual traits (Kurniadi, 2024), this study highlights its mediating role between organizational practices, ethical values, and performance. The finding that WE exerts a stronger influence on



OCB than HCM further underscores the critical role of personal ethical standards in industries where trust and credibility directly affect organizational success.

In short, this research confirms and extends existing theoretical frameworks while advancing the literature by emphasizing three key insights: (1) OCB-I plays a stronger role than OCB-O in predicting performance, particularly in service-intensive, collaborative environments; (2) OCB mediates the relationship between HCM/WE and performance, functioning as a behavioral conduit that translates organizational resources and values into outcomes; and (3) Work Ethics exert a comparatively stronger influence than structural HR practices on discretionary behaviors in contexts where ethical conduct is essential for sustaining client trust and organizational legitimacy. Collectively, these findings provide valuable theoretical and practical insights, illustrating that achieving high performance in life insurance depends not only on structured HR practices but also on fostering ethical values and interpersonal citizenship behaviors that drive both individual and collective.

## CONCLUSION

This study's empirical analysis began with an examination of respondents' demographics, revealing a relatively young and educated workforce, balanced by gender, and largely employed as agents in the life insurance sector. Descriptive results indicated favorable perceptions of Human Capital Management (HCM), Work Ethics (WE), Organizational Citizenship Behaviors (OCB-O and OCB-I), and Performance. Measurement model assessments confirmed strong reliability and validity, ensuring robustness for hypothesis testing. Structural analysis revealed that both HCM and WE have a positive influence on OCBs, with WE exerting a stronger effect. In turn, OCB-O and OCB-I significantly enhanced performance, though OCB-I proved more impactful, emphasizing the importance of cooperative and supportive behaviors in service-driven contexts. Mediation tests further confirmed OCBs as key mechanisms linking HCM and WE to performance, with OCB-I emerging as the strongest mediator. Collectively, the findings highlight the central role of organizational practices and ethical values in fostering citizenship behaviors that drive sustainable performance outcomes.



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