

Influence Risk Awareness And Development Source Power Humanity Against Employee Performance At Banking In Balikpapan

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ABSTRACT. This research aims to determine and analyze the influence of Risk Awareness on employee performance in Banking in Balikpapan and determine and analyze the influence of Human Resource Development on employee performance in Banking in Balikpapan. The research method used is quantitative. The number of respondents was 84 people. Data analysis uses multiple linear regression analysis using SPSS Software. The research results show that risk awareness has a significant effect on employee performance in banking in Balikpapan. This was concluded from the data obtained with a significance value of $0.000 < 0.05$. The results of this research prove that good Risk Awareness can improve employees' performance, HR development has a significant effect on employees' performance in banking in Balikpapan, this was concluded from the data obtained with a significance value of $0.000 < 0.05$. The results of this research prove that good HR development can improve employees' performance and together, the Risk Awareness and HR Development variables have a significant effect on employees' performance. The better the Risk Awareness and HR Development provided, the better the Employee Performance in Banking in Balikpapan will be.

Keywords: Risk awareness, HR Development, employee performance

INTRODUCTION

Banking is an institution that has an important role in operating function intermediation on current funds in condition economy. If the bank experiences problems, the impact will greatly influence the decisions of customers, investors, and other parties the other party to do business activities through the service bank. If problems at a bank are not handled appropriately, it will create an effect. See the important role of banks, so existence And sustainability business banking in something economy become areas Which arranged And supervised in a way strict. Developments in the increasingly complex banking world require role source Power man Who owns competence and can anticipate, count, And minimize risk faced.

Human resources have an important role in an organization that with all its potential can utilized as an effort to increase performance in the A organization. Resources owned interpersonally are such: knowledge, skill, And ability. Activity organization will run well if

human resources always play an active role in the organization. Banking needs do acceleration to One way of human resources is through resource development man.

One of the determining factors for the success or failure of a company to achieve the goal is source Power man. Which must attention to managing resources humans are about placement Work employees. According to Mathis And Jackson (2006), placement is placing someone into a job position precisely, how well an employee is suited to the job will influence the amount And quality of work.

Every organization sued For can carry out transparency, thereby pushing every person To always be” *aware* ” And Be alert to risks in activities carried out by the organization. A culture of concern for risk is something important, and thing Which difficult to avoid *Top Management* Because if management is Wrongin determining steps and making mistakes in making decisions had a fatal impact on the organization he led. Therefore, risk management culture encourages para-maker policy. Apply proactive risk management. Risk is always an important focus, evaluated in a way periodic, as well as measured impact on the objective entity. Starting from employees, executives, stakeholders, to regulators need to realize that risk is a crucial element that must be considered in every step and decision taken. So that is very important For building a caring culture risk (*Risk awareness*).

To strengthen risk awareness, management and leadership need to collaborate with the internal auditor unit. Steps that can be taken to promote a culture of risk awareness include Leadership commitment to creating alignment in vision (tone at the top). Before implementing a risk management culture, a joint commitment from executives is needed as the main driver. Furthermore, managers and middle-level leaders play an important role in communicating and influencing employee behavior in implementing risk management.

Performance is the result of employee actions that influence their contribution to the agency or organization, including the services provided. Performance improvement is a company's effort to improve employee performance to achieve company goals. To be successful, companies need to set clear performance goals. To compete with similar companies, companies must have a competitive advantage that is difficult to imitate, which can only be obtained through employees who are productive, innovative, creative, enthusiastic, and loyal. This can only be achieved through the development of appropriate human resources with a supportive work environment. Factors that can improve employee performance include individual abilities (knowledge, skills, abilities), efforts made, and support from the organization.

Human resource development can also be divided into: two, ie development source Power man in a way macro And in a way micro. Macro resource development is a very important frame to reach objective development in an way effective. Development source Power in a way macro This rests on understanding that directed and planned development of human resources accompanied by good management will be able to manage natural resources in a way appropriate To use, Which second is development source Power micro humans, micro human resource development This more emphasize on optimization results Work Which maximum in something company

Planning strategy development source Power man is something that is needed in an organization. By implementing a structured, efficient, and effective human resource development strategy, organizations can thrive in competition and provide maximum benefits for human resource development. Human resources are a valuable asset for company development in the current era of globalization and technological advances. The main challenge in developing human resources is increasing the quality and number of workers to face rapid world changes. Increasingly fierce competition requires financial institutions such as finance to improve the quality of their employees.

Hero (2015:193), explains that Human Resource development is a learning program that is deliberately carried out over a certain period to improve knowledge, skills, attitudes, motivation, and behavior of human resources, with the ultimate aim of improving organizational and employee performance. Performance can also be interpreted as the result of work provided by an employee in carrying out his duties and responsibilities in the company. With good employee performance, it is hoped that the company will be able to compete with other companies and be known for having superior performance.

Employee performance reflects their ability to carry out all the tasks for which they are responsible. Each individual has a different level of performance, depending on the knowledge, skills, and motivation they have. Likewise, with groups, the performance of each group will be different because its members have different understandings of performance. To ensure uniformity in performance, companies need to establish standard and standardized measurements as guidelines for each employee.

Based on previous research, Nasution (2014) in the study "The Influence of Human Resource Development on Employee Performance of PT. PLN Binjai Branch" shows that there is a significant relationship between human resource development and employee performance. Therefore, companies are advised to improve the human resource development process to improve employee performance in the future. Another research by Febrisma Ramadhiya Findart

(2016) regarding the influence of human resource development on employee performance at the Regional Personnel Agency Office of East Kalimantan Province also found that there was a positive influence between HR development and employee performance in that office.

From the explanation above, it can be seen that the success of an organization or company depends on the ability of employees to carry out their duties effectively and efficiently. Therefore, the development of human resources within the organization/company is very important. Human resource development aims to increase the effectiveness and efficiency of employee performance in achieving the stated work program objectives. Increasing employee effectiveness and efficiency can be achieved by improving employee knowledge, skills, and attitudes toward the work they do. Human resource development is becoming increasingly important considering the increasingly high demands for work output, especially with rapid technological advances and increasingly fierce competition between companies. Every employee in a company is required to work effectively and efficiently in terms of the quality and quantity of their work so that the company can become more competitive.

The banking world is very susceptible to risk, so Risk Awareness is very important to implement. In cases in banking in Balikpapan, several people abuse on customer transaction process. There are committing sign forgery hand, on the case other There are several people Which does cutting fees on customer accounts without approval from previous customers. This kind of phenomenon is a very vulnerable guard image company. So Risk Awareness needs to be applied to companies, especially in banking.

Based on phenomena and previous research, so researcher is interested in researching about Influence of Risk Awareness And Human Resource Development on Employee Performance in Banking in Balikpapan.

REVIEW REFERENCES

Risk Awareness

In terms of practical, awareness of risk is developed in organizations through programs That push workers To do risk assessment in their minds before starting work (Hopkins, 2005a). Awareness will risk program, as an approach culture towards safety, not just relying on individual risk awareness but also the organization of systems that encourage risk awareness (Hopkins, 2005a, 2007). For example, the supervisor Possibly asks workers in toolbox or other meetings to provide examples of what the dangers are they realize And action What they take risk control. In turn, the manager can request the supervisor To report return results such as

meetings to them and so on improving the system reporting safety organization.

Hopkins (2002; 2005a; 2005b) identifies at least three reasons For increased awareness risk. First The reason is NoPossible written rule safety Which covers every situation (Hopkins, 2005a). Workers who are risk aware people will appreciate its limitations in regulation safety And will more focus on risk compared to mindlessly following the rules. The second reason is workers Which aware of risk will more Lots report problems with safety And do their job more Lots of suggestions Forimproving safety (Hopkins, 2005a). The third reason is workers Individuals who are more risk-aware will be able to identify possibilities happen errors And take action To prevent them from being made (Hopkins, 2005a). Hopkins describes an awareness program risk as an "evaluation risk mini" (Hopkins, 2006).

Development Source Power Man

According to Malayu Hasibuan (2016:72), the principle of HR development is to improve the quality and work abilities of employees. For this development to be successful at a relatively small cost, it is recommended to establish a development program first. In this program, there must be objectives, policies, procedures, curriculum, and implementation time. Development programs must focus on increasing the effectiveness and efficiency of each employee's work according to their position. In addition, organizational development programs must be openly communicated to all employees or members so that they can prepare themselves.

Performance Employee

Performance originates from understanding performance. There is also one that provides performance as a result of work or work achievement. However, performance has a broader meaning, not just the results of work, but including How process work takes place. (Wibowo, 20167). Meanwhile, Robbins & Judge (2015: 260) define performance as a result achieved by an employee in his work according to criteria certain that apply to something work.

Understanding Management

Management in Indonesian can be interpreted as management. Etymologically, the word "management" comes from the English word "management" which means administration, leadership, and management. This indicates that management is a process carried out by individuals or groups to coordinate various efforts to achieve a goal.

In terms of terms, management is the activity of organizing and supervising various aspects of a business or certain sectors of that business. This meaning then expanded to include

the management of various aspects of society's social institutions, including religious institutions. The management process is explained through four specific functions of a manager, namely planning, organizing, leadership, and controlling. In other words, management is a process in which planning, organizing, leading, and controlling the various efforts of organizational members are used to achieve goals using all organizational resources.

According to this definition, the author concludes that management is a science, art, and process of activities carried out to achieve common goals by managing human resources and other resources optimally through collaboration between members of the organization.

Elements Management

Management own elements Which each other related One The sameother, that is

a. Man

Man means important And main in every management For reach objective Which desired. Various activities like Which there is in function management need exists source of Power man For run them.

b. Money (*only*)

Money is always needed in a company/agency, starting from the establishment company/agency, process production, And other, etc. because that money is a means management mustuse in such a way that the desired goal is achieved. Smoothness or disfluency process management A little Lots influenced by management finance

c. Method (*Method*)

Method very required so that activity can walk in a wayeffective and efficient. Humans are faced with various alternative methods of how to carry out work so that it can become a means or tool management To reach the objective.

d. Materials/equipment (Materials)

Materials or equipment are seen as instruments or management tools because in carrying out activities, humans use these materials to achieve the expected goals.

e. Machines

Machines have an important role in the production process after the Industrial Revolution. Rapid technological advances have made the use of machines increasingly dominant. This was due to the invention of many new machines by experts, which made it possible to increase production

f. Market (*Market*)

The market is a place where the products produced are marketed. The market is an

important element for a company because the market is the community (customers) themselves. Market presence is vital for the survival of a company or agency. Therefore, companies or agencies must pay attention to effective market management (marketing), so that product distribution can run smoothly and in line with expectations.

g. Information (*Information*)

Information is very important for a company or agency, including information about popular trends, people's preferences, and various current affairs. The availability of this information can help companies or agencies to analyze products that will be or have been marketed.

Understanding Management Source Power Man

Human Resource Management is a branch of management that specifically studies the roles and relationships of humans in an organization. This covers various aspects such as the development, use, and protection of human resources, both those working within the organization and those working on their own. Hasibuan (2005) defines Human Resource Management as the science and art of managing the relationships and roles of the workforce so that they can help achieve company or agency goals, as well as provide benefits to personnel and society.

Roles Management Source Power Man

According to Hasibuan (2005), the role of Resource Management Power Man is as follows:

- a) Determine the quantity, quality, and placement of workers suitably effective with the needs of the company/agency which is based on *job description*, *job specification*, and job evaluation.
- b) Determine the withdrawal, selection, and placement of Personnel based on principles of *the right man in the right jobs*.
- c) Set program well-being, development promotion, And dismissal.
- d) Predict offer And request source Power human on period Which will come.
- e) Estimating the state of the economy in general and development company/agency on specifically.
- f) Closely monitor labor laws and wisdom giving reply service company/agency kind.
- g) Monitor progress technique And the development of union laborers.
- h) Carry out education, exercise, And evaluation of performancePersonnel.

- i) Arrange mutation Personnel Well vertically nor horizontally.
- j) Arrange pension, dismissal, And severance pay. Banking

Banking

Banking is everything that concerns about Bank, covering institutional, activity business as well as methods And processes in carrying out activity business.

Banks are financial institutions that have a vital role in the economy of a country, including Indonesia. By Law Number 10 of 1998, banks are financial intermediary institutions that collect funds from the public in the form of current accounts, savings, and deposits, and then channel these funds back to the community. Banks act as financial institutions that facilitate the provision of credit or other financial assistance to improve community welfare. In this context, banks act as financial intermediaries between parties who have excess funds and parties who need funds.

Banks collect funds from the public in the form of savings, current accounts, and deposits, then allocate these funds as credit to the public. Business credit distribution helps sustainable business growth. Meanwhile, controlled distribution of consumer credit can increase demand for business products and services. Healthy banking activities contribute to a country's economic growth, which is important for job creation and increased prosperity. In Indonesia, the banking sector plays an important role in economic growth, business development, and reducing unemployment and poverty. Therefore, as pillars of the Indonesian economy, banks must carry out their intermediary functions effectively. Banks not only collect and allocate funds, but also provide various banking services to the public such as money transfers, bill payments, safekeeping of valuables, and others. These services facilitate public financial transactions, thereby increasing the speed, effectiveness, and efficiency of financial transactions between communities. In addition, all these activities provide income for the bank. The bank's main income usually comes from the net interest difference between the interest received from credit and the interest costs paid to third parties. Other income comes from banking service fees. As a country's banking progresses, the revenue contribution from banking service fees usually increases.

The presence of banks in a country has an important value that is proven by history. Several theories support the importance of the existence of banks, which concludes that banks are an industry that needs to exist and continue to develop.

METHOD STUDY

Design study According to Sugiyono (2018:8), quantitative methods are approaches that aim to uncover solutions to current problems based on actual data. This method involves data collection, analysis, and interpretation of data. In this research, a quantitative method was chosen to measure the impact of Risk Awareness and Human Resource Development on employee performance in the banking sector in Balikpapan.

Location activity study This is done on Banking in Balikpapan, East Kalimantan. Time for planning research to begin in the month of October-November 2023. The data used in this research is subjective data (Self-Report Data), which is a type of research data in the form of opinions, attitudes, experiences, or characteristics of individuals or groups who are the subjects of the research (respondents). Data the poured-in indicator variable study Risk Awareness be measured with

Identification Risk (*Risk identification*), Evaluation Risk (*Risk Assessment*), Determination Risk Response, Monitoring And Risk Reporting. The HR Development variable is measured by the indicators of Motivation, Personality, and Skills. Whereas Variable Employee performance is measured by Quantity, Quality, Accuracy Time, Presence, And Cooperate.

In this research, a data collection technique was used using a questionnaire, which is a tool for collecting information through structured questions and statements. This questionnaire is designed to collect data and information related to Risk Awareness and Human Resource Development variables that influence employee performance in the banking sector in Balikpapan.

Research instruments are tools for collecting data. The research instrument used in this research is a questionnaire That covers a bunch of statements submitted to banking employees on a Likert scale, where respondents are faced with several questions or statements and then asked to choose an answer. Next, the answer is given a score with a Likert scale. In this research, the questionnaire score can be measured with the use of Scale *Likert*, which is as follows

Table 3.1 Scale *Likert*

Scale Intervals	Category	Code Answer
1	Not Agree	STS
2	No Agree	T.S
3	Enough Agree	CS
4	Agree	S
5	Very Agree	SS

Source: Sugiyono (2018:90)

The data analysis technique carried out by researchers is method quantitative and processed using IBM SPSS Statistics. The following are some of the data analysis tests used in this research :

1. Test Assumption Classic
 - a. Test Normality
 - b. Test Multicollinearity
 - c. Test Heteroscedasticity
2. Test Instrument Study
 - a. Test Validity
 - b. Test Reliability

3. Analysis Regression Linear Multiple

The analysis method used is the Quantitative Analysis Method, which is an approach that uses numbers or statistical calculations to process questionnaire data to test its validity. To test the hypothesis in this research, regression analysis was carried out Multiple with the use program the Software SPSS for Windows. This multiple linear analysis is used to find out if there Influence *Risk Awareness And Development Source Power Man to Performance Employee on Banking in Balikpapan*.

4. Test Coefficient Determination (R^2)
5. Testing Hypothesis

RESULTS STUDY AND DISCUSSION

In general, banking conditions in Indonesia can be summarized as follows: state banks have an important role in providing short-term credit and supporting government and private company development projects. Foreign banks and financial institutions are usually used by foreign companies. Local and foreign private banks are increasingly active in international trade and foreign exchange transactions. State banks have branches in every city in Indonesia, while private banks only operate in big cities, and foreign banks are only allowed to operate in Jakarta by central bank regulations. Taking into account relatively rare sources owned by private banks, then government policy has emphasized combining (*merger*). Over the past 5 to 10 years, several private banks have joined forces to continue banking operations.

The extraction sample minimum in the study This as much **79** respondents However respondents Who participate in the charging questionnaire study This as much **84** respondents. Characteristics of respondents consist of Gender, Age, Field of Work, Position, Length of work, Education Final. Discussion

1. Influence *Risk Awareness* on the Performance of Employee

Based on the results of data analysis on the indicators used on variable This that Identification Risk (*Risk Identification*), Risk Assessment, Determination *Risk Response*, Monitoring And Reporting Risk influential in a way significant to Performance Employee.

Based on indicators awareness risk used can describe the main objectives of management risks in the form of: a) Ensuring that the risks that exist in the organization have been met identified/ recognized And assessed level its significance, as well as hasmade plan action For minimize impact And possibility happen to risk the, b) Ensure that If plan action held in a way effective, so action intendedcan minimize the impact and possibility of the risk occurring, c) Provide recommendations to management regarding risks Which Possible happen as well as proposal handling it.

Almost all areas/units have risks in some form Which vary. Because That awareness of risk (*Risk awareness*) must be part integral to management practice organization. Process Management Risk in Study This identified through 1. Risk Identification; 2. Risk Assessment (*Risk Assessment*); 3. Determining Risk Response; 4. Monitoring and Reporting Risk. Results show Variable Risk Awareness influence on the Performance Employee on Employees banking in Balikpapan.

The hypothesis states that there is a positive influence on the *Risk Awareness* Performance of Employees in Banking in Balikpapan in a way Partially accepted. Matter This is even supported byfindings And results of the interview Which the researcher gets a moment to study. Generally, Employees can performwell when they have an awareness of risk (*Risk Awareness*). So that employees can work according to procedures and risk management Which has set the company.

Results study This is in line with Purnama, Tupowijono with the title Analysis Application Management Risk on Company Exporter Which uses Method Payment Lettersof Credit (Study at PT. Core Eternal Fuja Sublime Pasuruan). Results study show that Results study Which done demonstrates a culture of risk awareness and management support The company's high level of commitment can be seen from top management commitment Which is truly proven.

Risk awareness or awareness will risk, play a role in the performance of something organization or individual. Based on the results discussion several influence *Risk awareness* to performance is:

1. Prevention of loss: Risk awareness helps inidentifying potency risks That can result in loss to the organization or individual. By being aware of the risks- risk, steps and

prevention can be taken To reduce the possibility happen loss. matter Thisin turn can improve performance by reducing operational disruption And cost recovery.

2. Better decisions: Awareness of risks makes it possible for individuals or organizations To make decisions That are Better and more informed. By considering the risks Which There is, they can evaluate the pros And counter from various choice actions available. Decisions are based on a good understanding of the risks of having the potency To produce results That are more And support performance Which is better in a way.
3. Innovation And Opportunity, although risk is often time considered something to be avoided, awareness of the risks as well can open opportunities for innovation And growth. When individuals or organizations understand the risks involved in trying things new or exploring a market new, they can take risks That are measurable To chase opportunities Which promising. With thereby, awareness will risk can expand boundaries of creativity and possible performance achievement which are more tall.
4. Effective risk management and awareness of risks become the foundation for effective risk management practices. With an understanding of the risks that may be faced, individuals or organizations can develop strategies For managing risk the with method Which optimal. This can cover development procedure control risk, use of financial instruments to protect against financial risks, or verifying portfolio For reduce risk investment.
5. Trust Stakeholders, awareness will risk Also can increase trust with stakeholders. When An organization shows its understanding Which strong about the risks It faces And has taken steps To manage them, This can increase trust and confidence from various parties, including investors, customers, And partner businesses. Trust Which more tall This can contribute to enhancement performance in a way whole.

With thereby Risk Awareness plays a role key in influencing the performance of Good individuals and organizations, to help avoid loss No desire make the decision better, explore opportunity new, manage risk in an way effective, And increase trust in stakeholders

2. Influence Development HR to Performance Employee.

Based on the results of data analysis on the indicators used on variable Motivation, Personality, And Skills in general significant to performance employee.

Variables X2 (Development HR) influential positive to Y (Performance Employee). So that hypothesis Which sounds allegedly there is an influence between the Development of HR

Performance Employees on Banking in Balikpapan in a way Partially accepted. Human resource development is a right that must be received by employees And is an Obligation For the Company To provide HR development to each employee so that they can perform with Good.

Results study This is in line with the study done by Panjaitan, 2017 entitled The Influence of Resource Development Power Man to Performance Employee PT. Indojaya Agrinusa showed significant results. The results of other studies are in line is Rezeki, Andi Nur Alam with the title Resource Development Human Resources in Improving the Performance of Civil Servants in The North Makassar Pratama Tax Service Office (KPP) shows that Development Source Power Man in Increase Performance Employee Country Civil in Office Service Tax (KPP) Primary North Makassar has been implemented well. This can be seen from the theory used To measure And see the success of education and training in improving the performance of civil servants' civil service at the North Makassar Pratama Tax Service Office (KPP). reviewed from quantity work, quality work, independence, initiative, adaptability, and cooperation. Where are the results of both research concern HR development related to initiatives for employees in developing themselves in repairing their careers as well as employee banking in Balikpapan?

3. Influence *Risk Awareness* And Development HR to Employee performance

Based on the results of data analysis, it can be seen that *Risk Awareness* and HR development have a simultaneous effect on the Performance of Employee Banking in Balikpapan. Variable *Risk Awareness* (X1) and development HR (X2) together have a significant effect on the performance of Employee (Y) banking in Balikpapan.

Based on the results study shows that *Risk awareness* (X1) to create a culture of risk awareness (*Risk Awareness*) includes: Leadership commitment to creating one rhythm Which is The same (*tone at the top*), before the application of *risk management culture*. Results answer respondents show that. This has been done based on the first questionnaire point, namely Identification Risk (*Risk identification*).

Furthermore, provide education to all parties involved regarding the importance of risk management practices and the consequences of losses that may arise if risks are not managed. Risk management workshops and training are organized for managers at various levels of the organization, as well as other parties such as suppliers and partners, so that they can implement standard risk management practices. This finding is reflected in the second point on the questionnaire on variable X1.

Something becomes culture If done in a way that keeps going continuously And consistently in a period Which long, effort to create a *risk management culture* must there be consistent communication regarding the importance of risk management in activity daily. So that stakeholders company consistent in carrying out risk management in its activities. Matter these are identified through questionnaire points three and four on the variable *Risk Awareness Determination Risk Response And Monitoring And Reporting Risk*.

Organizations expect that internal people manage risk, so that is a clear approach to risk management. Procedures must be documented, and socialized, for later implemented in daily decision-making. This matters so that it is clear, and there is no confusion about what steps to take Which must take.

In implementing a risk awareness culture, organizations need to be committed to developing Human Resources (HR). Human resource development aims to provide the knowledge, skills, and attitudes necessary so that individuals can carry out daily tasks with more confidence, especially in facing challenges that arise in their work. This process also involves preparing individuals to take on greater responsibilities within the organization, with a focus on enhancing intellectual abilities to improve performance. HR development also includes learning opportunities designed to assist workers in developing their competencies and performance, as well as preparing them for future roles and responsibilities.

Potency man Which showed in aspect Which Wrong the only one is performance, only can achieved with existing Human Resource Development. This is necessary because Human resources are the most influencing factor organization. The human ability to influence shows that position source Power man's role is important. Therefore, developing human resources for improvement productivity and performance of human resources in this research indicated by indicators of Motivation, Personality, and Skills in a way individual on Variable Development HR.

The Risk Awareness (X1) and Development variables HR (X2) show the research results that these two variables influence the performance of banking employees in Balikpapan. Performance is What is done or Not done by employees that influence How contribution they towards agencies or organizations including quality services served. Enhancement performance is a method a company To increase the performance of employees so that the objective of the company can achieved, so that strategy enhancement performance can succeed Companies need to know performance goals by sight *Risk Awareness*. To compete with the industry kind other, the company must have superiority Which is very difficult to imitate, Which only be obtained from employees Which productive, innovative, creative, passionate, and loyal. In this research,

this is the case with the development of HR based on the development of individual employees.

Matter This is in line with the study Hero (2015:193), which explains that Human Resources Development is learning programs that are deliberate and implemented over time to develop knowledge, competence, attitudes, motivation, and behavior of human resources and The ultimate goal is to develop organizational performance and performance employee. Performance is also the result of work produced or contributed by an employee related to duties and not quite enough answer to company Mangkunegara (2010:13). With good employee performance, it is hoped that the company will be able to achieve this compete with company others so that can be recognized that the company has performance Which quality.

Employee performance refers to the employee's internal abilities implementation whole tasks Which become not quite enough he answered. Performance every individual is different from others according to their knowledge, skills, and motivation by the individual, thereby also with the group, performance group One with other No will The same Because composition member group own difference understanding about performance in a way different also. To give similar performance, Companies must establish standard and standard measurements that can used as a guide by every employee.

CONCLUSION

Based on the results study Which has done Influence *Risk Awareness* And Development Source Power Man To Performance Employees in Banking in Balikpapanconcluded follows:

1. Risk Awareness is influential in a way significant to the Performance of Employees at Banking in Balikpapan, this is concluded from the data obtained with a significance value of $0.000 < 0.05$. The results of this research prove that Risk Awareness Which Good increases Employee performance.
2. Human resource development has a significant effect on the Performance employees of banking in Balikpapan, matter This concluded from data obtained with results marked significance as big as $0,000 < 0.05$. From the results, the study proves that good human resource development can improve Performance Employee.
3. Simultaneously or together, the Risk Awareness variable And Development of HR are influential and significant to the Performance of Employees. The good Risk Awareness And HR development provided will affect the performance of Employees in banking in Balikpapan.

SUGGESTION

1. In this research, the Risk Awareness that needs to be considered is the Risk Response of banking employees in Balikpapan so that they can better anticipate risks that are likely to occur.
2. Future researchers can study employee performance by exploring Risk Awareness because there are still few who have researched this

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