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The growth of banking business has grown more rapidly characterized by competitive rivalry among banks, government and private. The banks are competing offers various banking services products one of them with loans for credit card-shaped individual sectors. Consumer response to the benefits the ease of credit card services also becomes a promising opportunity for the issuer bank. On the other hand, a credit card as a form of unsecured loans bad credit has the potential to give birth. BNI Bank as one of the credit card issuer bank has a Collection unit on the Card Business division of one of its tasks to restore the company's assets that minimize the number of Net-Performing Loans (NPL). To support these tasks, the BNI Card Center management implements Predictive Dialing System (PDS) device. The purpose of this research is to know how much impact the implementation of the PDS device on team Frontend performance, Collection Unit, BNI Card Center, Card Business Center Bandung.

In conducting this research, the author uses descriptive research methods Quantitative Analysis. To measure the quality factor of Predictive Dialing System was used Functionality, Usability, Reliability, Performance, and Supportability factor. And to measure Frontend team performance used Kept Account and Kept Payment factor. The Data processing statistics used SPSS 15 for Windows.

The Implementation of PDS devices has given a providing impact or effect of 62.1 percent on Frontend team performance, Collection unit, BNI Card Center, Card Business Center Bandung. Based on test results above proved that the implementation of the PDS has a significant impact in increasing the Frontend team performance. The better implementation of the PDS is expected to improve Frontend team performance on Collection unit, BNI Card Center, Card Business Center Bandung, nor vice versa.

***Keywords**: Collection, Frontend, Net-Performing Loans, Predictive Dialing System*