

# Equipment Lease Finance Digital Transformation Index Q1 2025



Wolters Kluwer, a global leader in professional information, software solutions, and services, announced the latest analysis from its Equipment Lease Finance Digital Transformation Index. The index tracks the rate at which equipment lessors and service providers are progressing in the evolution of paper-based finance back-office processes to digital. Results from the key resource showed a slight quarterly decrease in adoption rates for the first quarter, but continued overall growth in digitization.

### Digital contracting adoption eases slightly in Q1

Although the rate of adoption for digital contracting in Q1 decreased 4.5 percent compared to the fourth quarter of 2024, the index revealed a sustained focus on digital transformation within the industry. Not only did the year-over-year adoption rate increase 7.3 percent compared to Q1 2024, but the four-year trend dating back to the first quarter of 2021 grew by 25.5 percent.

The slim first-quarter decrease can most likely be attributed to a tentative business climate; <u>Kiplinger</u> reported that business uncertainty spiked to record or near-record levels in February, while the National Federation of Independent Business (NFIB) Uncertainty Index rose to its second-highest level ever. As a result, businesses have become more cautious around plans to expand, hire, or invest in new capital equipment.



## eContracting digital adoption rate







**Eric Capehart** Associate Director of Market Strategy for Wolters Kluwer's Digital Lending Solutions

"In light of the recent decline in business confidence due to market uncertainties, it is more important than ever to continue digitizing back-office workflows and processes. Despite the market challenges, digitization remains a key driver for operational efficiency, cost reduction, and enhanced decision-making. Even with uncertainty in the market, businesses must remain committed to investing in their future operations. By adopting digital transformation, companies can better manage uncertainties and set themselves up for long-term success."

#### Summary

The Wolters Kluwer Equipment Lease Finance Digital Transformation Index helps identify and track adoption drivers, while providing insights into market shifts that may impact the digitization of the equipment lessors and servicers. Results of the Q1 Index showed a slight QoQ decrease in digital adoption.



#### About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

Wolters Kluwer shares are listed on Euronext Amsterdam (WKL) and are included in the AEX, Euro Stoxx 50, and Euronext 100 indices. Wolters Kluwer has a sponsored Level 1 American Depositary Receipt (ADR) program. The ADRs are traded on the over-the-counter market in the US (WTKWY).

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