



Equipment Lease Finance Digital Transformation Index Q3 2025

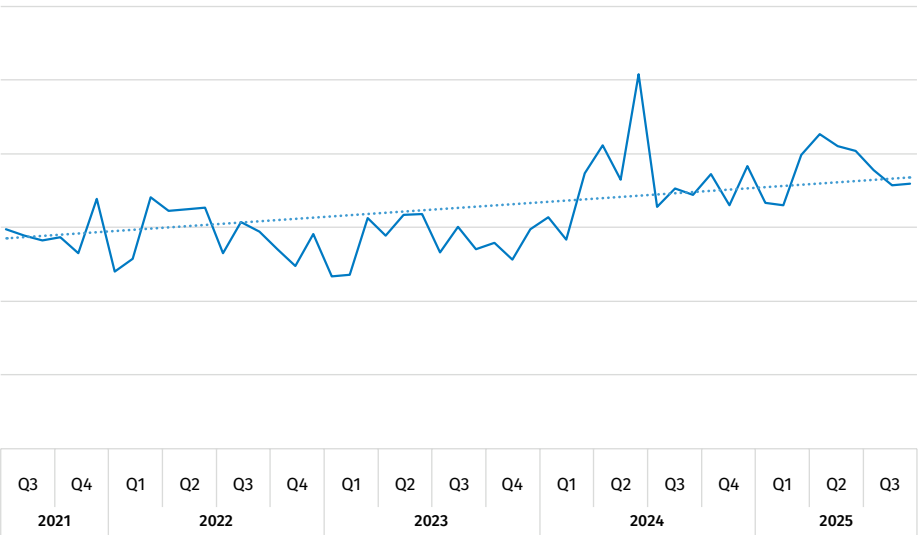
Wolters Kluwer, a global leader in professional information, software solutions, and services, announced the latest analysis from its Equipment Lease Finance Digital Transformation Index. The index tracks the rate at which equipment lessors and service providers are progressing in the evolution of paper-based finance back-office processes to digital. Results from the key resource showed adoption rates for digitization paused in the third quarter, but remain on an upward trajectory both year-over-year (YoY) and across the four-year trend.

Digital contracting adoption pauses for recalibration

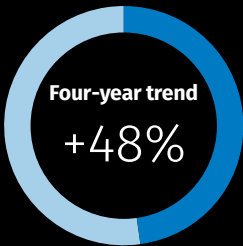
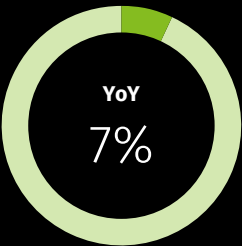
Although the rate of adoption for digital contracting in Q3 2025 decreased by 12 percent compared to the previous quarter, a YoY growth rate of more than 7 percent was recorded when assessed with Q3 2024. Of greater significance, the four-year trend for digital adoption remained robust, increasing nearly 48 percent dating back to Q3 of 2021.

The third quarter decline mimics a downward trend in broader equipment lease finance industry confidence during the same period. Likely driven by economic uncertainty and policies that impact the cost of equipment acquisition, this shift is evident in mixed economic indicators. For instance, although the Equipment Leasing & Finance Foundation's [September 2025 Monthly Confidence Index](#) for the Equipment Finance Industry (MCI-EFI) remained elevated for the fourth straight month, the Equipment Leasing and Finance Association (ELFA) recently reported that US companies [borrowed 2 percent less to finance equipment](#) in August than a year earlier. Still, as organizations continue to face supply chain volatility and pricing uncertainty, digital tools that provide real-time asset tracking, contract visibility, and predictive analytics become more essential than ever.

Digitization adoption growth Q3 2021 – Q3 2025



eContracting digital adoption rate





Matt Babcock
Digital Lending
Product Strategy
for Wolters Kluwer

“The third quarter represents a brief, but necessary, recalibration period for digital adoption in equipment finance, directly mirroring the broader industry’s caution regarding economic policy and equipment costs. However, the underlying trend is undeniably strong, demonstrated by the continued year-over-year growth and the continued increase in adoption since Q3 2021. This dip should serve to reinvigorate conversations around digital transformation ROI. Sustained investment in digital workflows will not only help lessors weather current economic uncertainty but also ensure they are optimally prepared for future growth as dealer inventories improve and NBV stabilizes.”

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. While the four-year trend remains strong, results of the Q3 Index indicate a slight pause in quarterly adoption rates, which parallels a cautionary economic stance in the greater industry.



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).

©2025 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

For more information, visit
www.wolterskluwer.com. Follow us on
LinkedIn, Facebook, YouTube, and Instagram.