



Equipment Lease Finance Digital Transformation Index Q4 2025

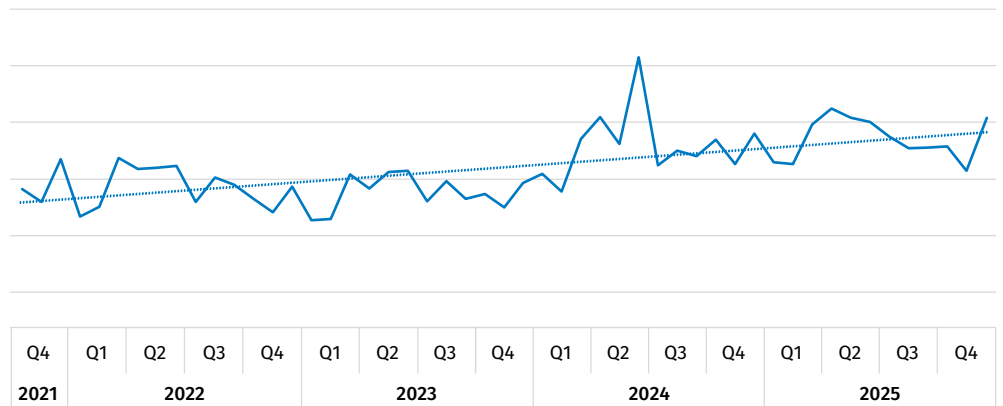
Wolters Kluwer, a global leader in professional information, software solutions, and services, announced the latest analysis from its Equipment Lease Finance Digital Transformation Index. The key resource tracks the rate at which equipment lessors and service providers are progressing in the evolution of paper-based finance back-office processes to digital. Results from the fourth quarter index revealed resilience in digitization adoption rates, with annual growth outpacing the market.

Digital contracting adoption pauses for recalibration

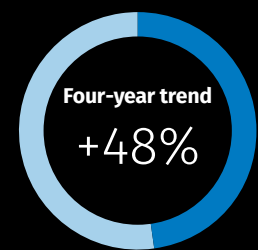
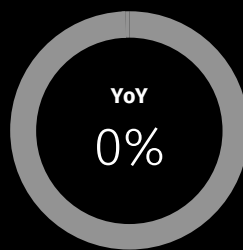
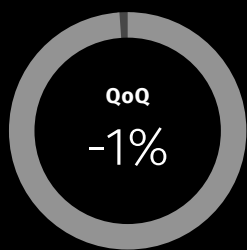
Although the rate of adoption for digital contracting in Q4 2025 saw a slight downtick of 0.94 percent compared to the previous quarter, as well as a negligible YoY drop of .01 percent, these minor declines mirror broader market trends. More importantly, the long-term trajectory of digitization continues to flourish, with the four-year adoption trend increasing more than 48 percent dating back to Q4 of 2021, a notable rise compared to the same trend last quarter.

As the overall sector experienced year-end volatility, **new deal growth at banks declined 1.0 percent in November, while volumes at captives and independents dropped by 9.3 percent and 12.9 percent**, respectively. Still, despite the general market decreasing 0.9 percent from January 2025 to November 2025, the rate of digital adoption grew 2.46 percent over the same fiscal period, signifying that digital transformation remains a priority for firms looking to gain efficiencies even when total market volumes fluctuate.

Digitization adoption growth Q4 2021 – Q4 2025



eContracting digital adoption rate





Matt Babcock
Digital Lending Product
Strategy for Wolters Kluwer

Our fourth quarter data confirms that digital adoption has reached a level of maturity that allows it to weather broader market volatility. While we saw a dip in November that aligned with the decline in activity across banks and captives, our year-end surge allowed us to significantly outpace the general market's annual performance. We are particularly encouraged by the 48 percent growth we've seen since 2021, proving that the shift to digital is a permanent structural change, not a temporary trend.

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 Q4 Index show a robust four-year adoption rate despite a slight reduction in quarterly and YoY adoption, which reflect a cautionary decline across the greater industry.

