

To transform industry challenges into sustainable competitive advantages, lending and leasing firms will focus on three thematic areas



Customer First

Enterprise Management

Intelligent Industry

In 2025, market dynamics will catalyze...

Lending and leasing firms can achieve success by...

Customer First

Prioritization of brand loyalty, which will be strengthened by offering comprehensive equipment acquisition and financing services

Equipment-as-a-Service (EaaS), integrating equipment, digital tools, services, and OEM expertise to enhance operational efficiency and customer value

The rise of embedded finance, allowing seamless equipment leasing integration and flexible financing directly within the purchase process

Advances in digital technology, enabling leasing companies to expand B2C and integrate embedded finance into online platforms

Focusing on customer centricity through integrated systems for seamless experiences, and aligning sales efforts across all touchpoints

Embracing EaaS and business transformation, leading to improved asset management, agile billing, and addressing new risk complexities

Providing options at the point of sale to boost conversions, enhance convenience, and expand customer reach by eliminating upfront cost barriers

Attracting, engaging, and retaining customers with tailored financial products, driving growth through scalable, low-overhead B2C channels

Enterprise Management

Increased demand for customized, flexible financing solutions

Investments in green assets that will support sustainable growth, innovation, and cost-effective financing

A significant shift towards sustainable and transparent lending

Bundling asset rental with maintenance and insurance, alongside pay-per-use models, enabling customers to pay based on actual usage

Promoting ESG goals and sustainable growth, and adapting risk models to foster customer loyalty

Investing in ESG compliance, risk management, and data protection, prioritizing low-emission assets, and adapting to evolving regulation

Intelligent Industry

Digital transformation, driving productivity through AI and IoT

Standardization of processes across regions enabling scalable AI/ML adoption to enhance data collection, analysis, and predictive insights

Automation to enhance efficiency, while human oversight ensures judgment and adaptability for complex decisions

Leveraging data-driven decision-making and AI to enhance customer engagement, improving risk management and new product opportunities

Achieving faster AI/ML deployment, more efficient workflows, and easier data aggregation for actionable insights across regions

Focusing on high-impact activities while maintaining empathy, personalization, and complex decision-making in risk-sensitive situations

Future focus

In 2025, the lending and leasing industry will experience rapid change driven by evolving customer expectations, technological advancements, and shifting regulatory landscapes. To remain competitive and enhance customer value, the most successful firms will prioritize:

- **Customer centricity**, in order to offer bespoke solutions in an efficient and cost-effective manner.
- **Transformation**, by integrating financing solutions within the customer value chain and achieving efficiencies through automation, while maintaining human creativity.
- **Data-driven management and process standardization**, for better decision-making and the scalable adoption of technology globally.



By embracing process and digital transformation and customer centricity, firms can unlock new opportunities, mitigate risks, comply with regulations, and achieve lasting success in an ever-evolving landscape.

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