



Capgemini Financial Services Top Trends 2025 **Lending and Leasing**

January 2025



[Explore
Top Trends 2025](#)

The Capgemini FS Top Trends 2025 span three broad themes

Customer First

Transforming **customer experience** focusing on **omnichannel interactions** and the value of **products and services**

Enterprise Management

Revamping processes, teams, solutions, and operations to run enterprises with greater **agility and operational efficiency** to optimize the **cost of doing business**

Intelligent Industry

Leveraging the **most modern solutions** to deliver an **end-to-end digital experience** that transforms the value chain – from design to delivery of **intelligent products and services**

The Capgemini FS Top Trends in the Banking sector by sub-domain (1/2)



Wealth Management

- Seamless digital experience:** Wealth firms power up digital platforms to consolidate services and create seamless CX
- Hyper-personalized advisory:** Artificial intelligence can enable made-to-order investment advice strategies
- Bridging generation gaps:** With younger entrepreneurs on the rise, wealth firms shape advice to resonate with HNWI's of all ages
- Inorganic growth strategies:** Wealth firms seek external expansion to broaden services and boost revenues
- Regulations drive ESG traceability:** Wealth firms implement ESG asset transparency metrics as regulators standardize sustainability reporting
- Digital onboarding:** Digital onboarding boosts revenue for wealth firms through white-labeling, while accelerating client acquisition and improving compliance
- Unified operating models:** Wealth firms unify operating models to deliver a consistent experience for HNWI's across geographies
- Gen AI for relationship manager efficiency:** Gen AI-powered copilots can boost relationship manager productivity
- Real-world asset tokenization:** Real-world asset tokens powered by robust blockchain networks improve liquidity and access
- Cloud-native wealth management platforms:** Cloud-native platforms scale workflows and enable cost-efficient wealth management processes

Retail Banking

- Omnichannel experience:** Omnichannel customer journeys boost experiences across digital platforms, contact centers, and branches
- Financial literacy:** Financial literacy and personal budget apps boost customer confidence and promote financial inclusion
- Next-gen banking:** Retail banks set their sights on youth, the prime target of new age players, to secure long-term customer lifecycle growth
- Operational resilience:** Digital operational resilience will remain crucial for regulatory compliance
- RegTech for compliance:** Intelligent RegTech solutions will reduce compliance costs and timelines, as retail banks face escalating risks
- Deposit growth:** Deposit growth continues to be a retail bank priority along with lowering funding costs
- Onboarding efficiency:** Onboarding efficiency remains critical as retail banks embrace digital identity management for seamless onboarding
- AI for efficiency gains:** Artificial intelligence will drive productivity by reimagining customer and employee journeys
- ESG product strategy:** Banks will implement intelligent ESG product strategies and solutions
- Leveraging open finance:** Open finance regulations clear a path for retail banks to develop a 360-degree customer footprint

Payments

- Open finance:** Open-finance-based use cases will grow as regulators improve financial data access
- Instant payment adoption:** Instant payment rails are cannibalizing checks and debit cards, while mobile wallets maintain their dominance
- POS innovations:** POS payment innovations can help banks enhance merchant acquisition capabilities and increase consumers' credit options
- Cross-border payments:** Multi-territory instant payment corridors are revolutionizing cross-border payments, empowering businesses with speed and efficiency
- Cloud-based payment hubs:** Cloud-based payment hubs offers unified and consolidated multi-rail payment processing capabilities at scale
- Multi-rail payment strategy:** Multi-rail strategy will enhance payment flexibility and offer different payment methods in a single interface
- Operational resilience:** Regulators are prioritizing operational resilience to foster trust in the cashless future of markets and economies
- Decentralized identity:** Decentralized digital identity management combats fraud and grants customers greater control over their personal data
- Remittance transformation:** Remittance transformation is reshaping the global financial landscape, characterized by plummeting costs and lightning-fast transfer times
- Data monetization:** Payments data is driving innovation and leading to the creation of new revenue streams

Customer First

Enterprise Management

Intelligent Industry

The Capgemini FS Top Trends in the Banking sector by sub-domain (2/2)



Capital Markets

Perpetual KYC revolution: Organizations are digitizing and automating KYC processes to reduce the cost of compliance and enhance customer experience

Accelerating sustainable lending: Banks are augmenting to accelerate green lending and leverage sustainable finance as a growth engine

Changing investment landscape: The market landscape is shifting as organizations adapt to passive investing, retail investor growth and geopolitical forces

Efficiencies through collaboration: The industry is moving towards mutualization and strategic outsourcing to reduce the cost of post-trade processing

Capital efficiency: Global uncertainty and regulatory shifts are driving organizations to focus on mastering their capital strategy

Modernized resilient platforms: Limitations in legacy systems are driving capital markets organizations to modernize their core systems

DLT & tokenization: The increased integration of DLT and tokenization into mainstream finance is digitally transforming the financial services industry

Leveraging Generative AI: Capital Markets organisations are seeking competitive advantages using Gen AI to create actionable insights, efficiencies and differentiation

Global accelerated settlement: The drive for a global T+1 settlement cycle continues, with the UK and EU pushing forward with plans

Transaction reporting optimisation: Following the recent regulatory rewrites, firms are shifting focus to efficiency and control

Lending & Leasing

Frictionless Enterprise: Providing a one stop shop for equipment delivered through a seamless omnichannel digital experience

Moving towards Equipment-as-a-Service: Redefining equipment financing with growth of an as-a-service model

Embedded finance: Transforming equipment leasing with seamless integration of financing solutions

Expanding B2C channels: Leveraging digital platforms for scalable growth and enhanced customer engagement

Bespoke Solutions: Offering customized solutions in an efficient and cost-effective manner

Green asset financing: Need for sustainability reshaping the investment landscape

Navigating the regulatory landscape: Shift towards sustainable and transparent lending

Ushering digital transformation: Leveraging data driven management and decision making

Simplifying and standardizing process: Essential steps for leveraging Artificial Intelligence and Machine Learning technologies across geographies and business lines

Balancing automation with human expertise: Integration of Artificial Intelligence and Machine Learning for efficiency while preserving human judgment and creativity

Sustainability

Sustainable product opportunities: Growth in innovative and eco-friendly debt instruments and insurance products

Sustainability service opportunities: Financial institutions support their end-clients beyond financing to accelerate their net zero transition and resiliency

ESG risk criteria: Financial institutions increasingly incorporate ESG risk factors into their investment strategies and risk management processes

Increased regulation: Enhanced regulatory frameworks and reporting reshapes corporate accountability through rigorous ESG standards by 2025

Industrialized climate risk modeling: Financial institutions are intensifying efforts to assess, manage, and disclose climate related risks to stakeholders

Greenwashing and greenhushing: Financial Institutions face scrutiny from customers and activists and possible penalties from regulators, consumers and activists

Decarbonization of portfolios: Stakeholders increasingly prioritize low-carbon investments to reduce carbon footprints and align with climate goals

Sustainability as corporate DNA: Enterprise-wide sustainability with integration into operations, products and services and supply chain

Gen AI aiding sustainability: The advent of Gen AI has made financial services look at more innovative ways of implementing Sustainability

Going beyond carbon emissions: Financial services broaden focus beyond carbon emissions to include social and biodiversity factors in ESG strategies

Customer First

Enterprise Management

Intelligent Industry

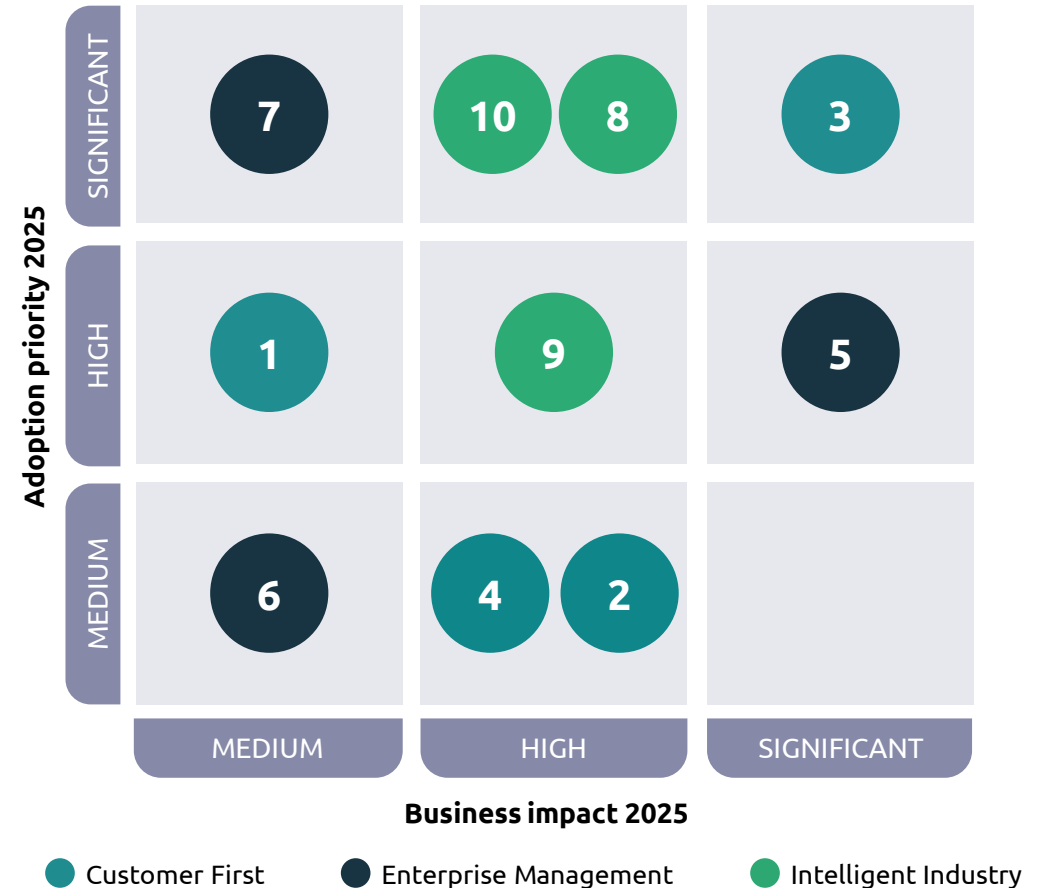


Lending and Leasing Top Trends 2025 – Priority Matrix

- 1 **Frictionless enterprise:** Providing a one-stop shop for equipment delivered through a seamless, omnichannel digital experience
- 2 **Moving towards Equipment-as-a-Service:** Redefining equipment financing with growth of an as-a-service model
- 3 **Embedded finance:** Transforming equipment leasing with seamless integration of financing solutions
- 4 **Expanding B2C channels:** Leveraging digital platforms for scalable growth and enhanced customer engagement
- 5 **Bespoke solutions:** Offering customized solutions in an efficient and cost-effective manner
- 6 **Green asset financing:** Need for sustainability reshaping the investment landscape
- 7 **Navigating the regulatory landscape:** Shift towards sustainable and transparent lending
- 8 **Ushering digital transformation:** Leveraging data-driven management and decision-making
- 9 **Simplifying and standardizing process:** Essential steps for leveraging Artificial Intelligence and Machine Learning technologies across geographies and business lines
- 10 **Balancing automation with human expertise:** Integration of Artificial Intelligence and Machine Learning for efficiency while preserving human judgment and creativity

Capgemini's **Priority Matrix** outlines our assessment of the impact of 2025 trends on operating environments facing:

- Softening inflation and high interest rates, coupled with stagflation trends
- Geopolitical instability
- Dynamic regulatory activity
- Intense competition and increased focus on customer centricity due to the impact of new-age players
- Operational cost overruns and high capital lock-in



- **Adoption priority:** The criticality of a 2025 trend to value creation because of its sector importance.
- **Business impact:** Each trend's effect on 2025 sector business as it relates to customer experience (CX), operational excellence, regulatory compliance, or profitability. Circumstances will vary for each firm depending on business priorities, geographic location, and other factors. For more information, contact us at banking@capgemini.com.

Trend 1

Frictionless enterprise

Providing a one-stop shop for equipment delivered through a seamless, omnichannel digital experience

7	10 8	3
1	9	5
6	4 2	



Background



- A top priority for most Captives is building **brand loyalty by offering a one stop shop** for acquiring and financing equipment.
- Separate customer relationship management systems hinder pipeline and sales management and data from a variety of sources must be pieced together to have **full visibility of a single customer relationship**.¹
 - 70% of Captives believe their **customers will demand improved self-service capabilities** within the next 2 years¹.
 - 100% of surveyed Captives said they **have limited integration with internal and external systems**.¹

Impact



- Today, more than ever, customer centricity becomes important as **customers expect a streamlined digital experience with a single look and feel across all touch points**
- An **integrated workforce of live agents and automated support services** enables customers to choose the route that best suits their needs, so they have a seamless, personal, omnichannel experience
- Creating **unified Customer Relationship Management systems** has become essential for firms to **enable better visibility across touchpoints, enhance customer satisfaction and internal sales alignment**.

Source: 1. [ELFA](#); 2. Capgemini Research Institute for Financial Services analysis, 2024

Trend 1

Frictionless enterprise

Providing a one-stop shop for equipment delivered through a seamless, omnichannel digital experience

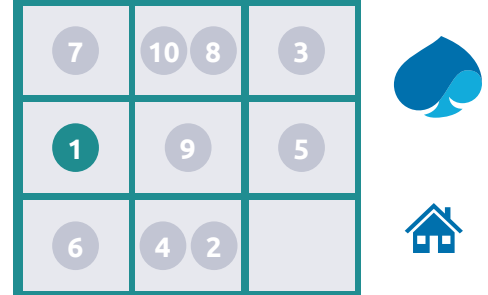
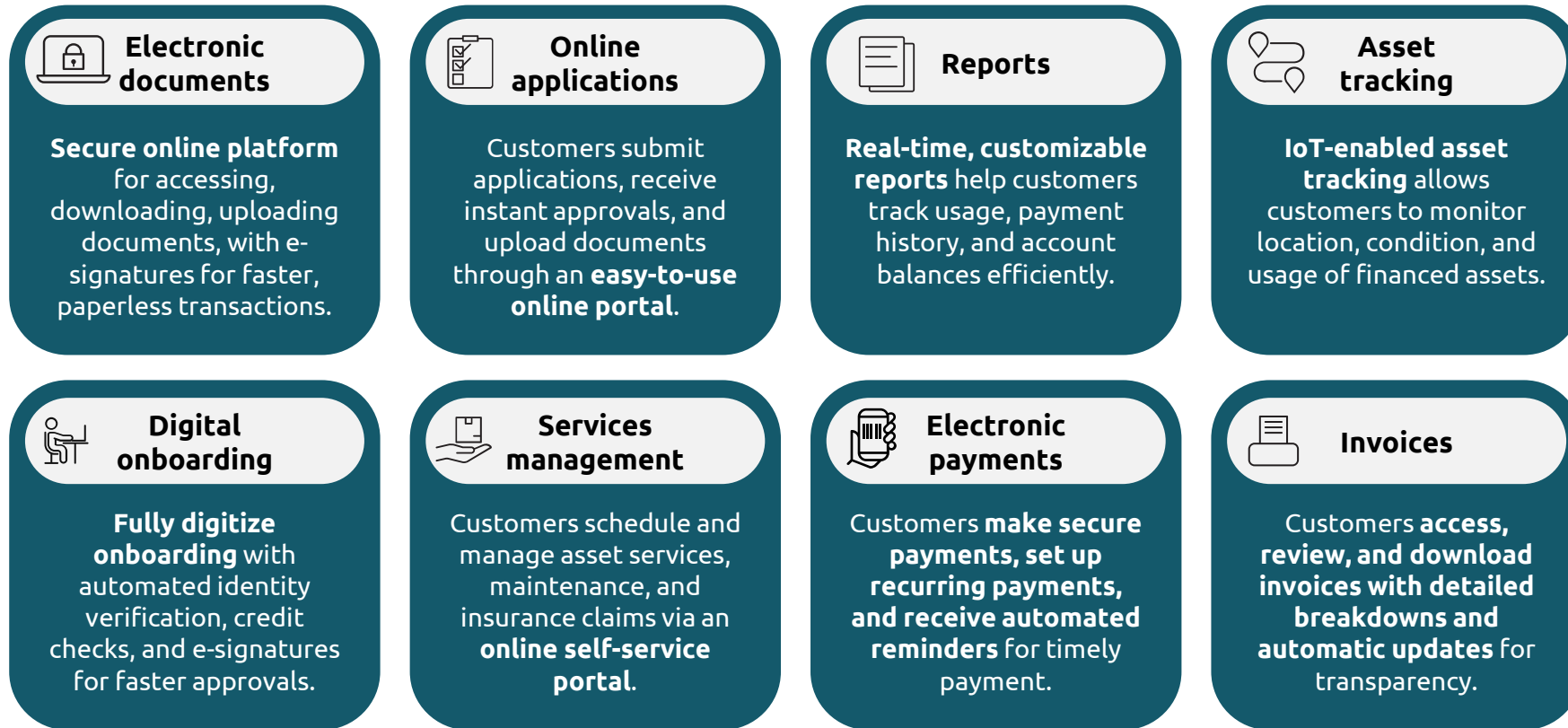


Figure 1: Captive customer self-service capabilities



United Rentals



United Rental provides a comprehensive digital platform for customers to **search for and rent construction and industrial equipment, manage orders, and schedule delivery or pickup** through their website or mobile app, while integrating with physical service centers.¹

Loxam



Loxam provides a wide range of construction, industrial, and event equipment. It offers a **seamless omnichannel experience where customers can browse products, access detailed information, manage rentals, and receive support, while being integrated with physical locations** for smooth pickup, delivery, and customer service.²

Source: 1. [United Rentals](#); 2. [Loxam](#); 3. Capgemini Research Institute for Financial Services analysis, 2024

Moving towards Equipment-as-a-Service

Redefining equipment financing with growth of an as-a-service model

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Background



- An offspring of the digitization trend and demand for customized solutions; **servitization or anything-as-a-service (XaaS) is driving the markets.** For the equipment finance industry XaaS is more popularly known as **Equipment-as-a-Service (EaaS).**
- Auto finance industry had seen servitization trends much earlier than other equipment classes. **Mobility-as-a-service and connected cars** have emerged as popular offerings.
- EaaS has four components – **equipment, digital tools, services and OEM know-how** that create a comprehensive framework to **support both operational efficiency and customer value.**

Impact



- Embracing **EaaS requires business transformation.** Better understanding of equipment, higher asset management diligence, agile billing and overall technological agility are some of the changes needed.
- EaaS creates **higher customer impact through addition of ongoing services** beyond the equipment itself. Customers benefit from the value-added services and the model enables businesses to meet flexible demands of the customer.
- While EaaS promotes environment and operational benefits, it also pushes firms to **explore new complexities in risk management** like usage-based payment risk, maintenance and replacement costs associated with the equipment.

Source: Capgemini Research Institute for Financial Services analysis, 2024

Moving towards Equipment-as-a-Service

Redefining equipment financing with growth of an as-a-service model

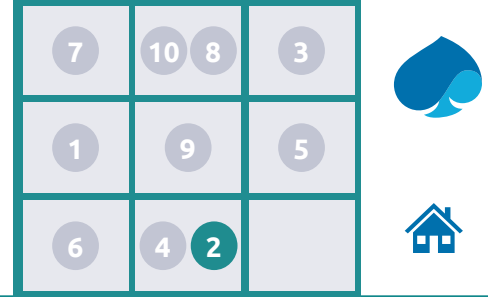
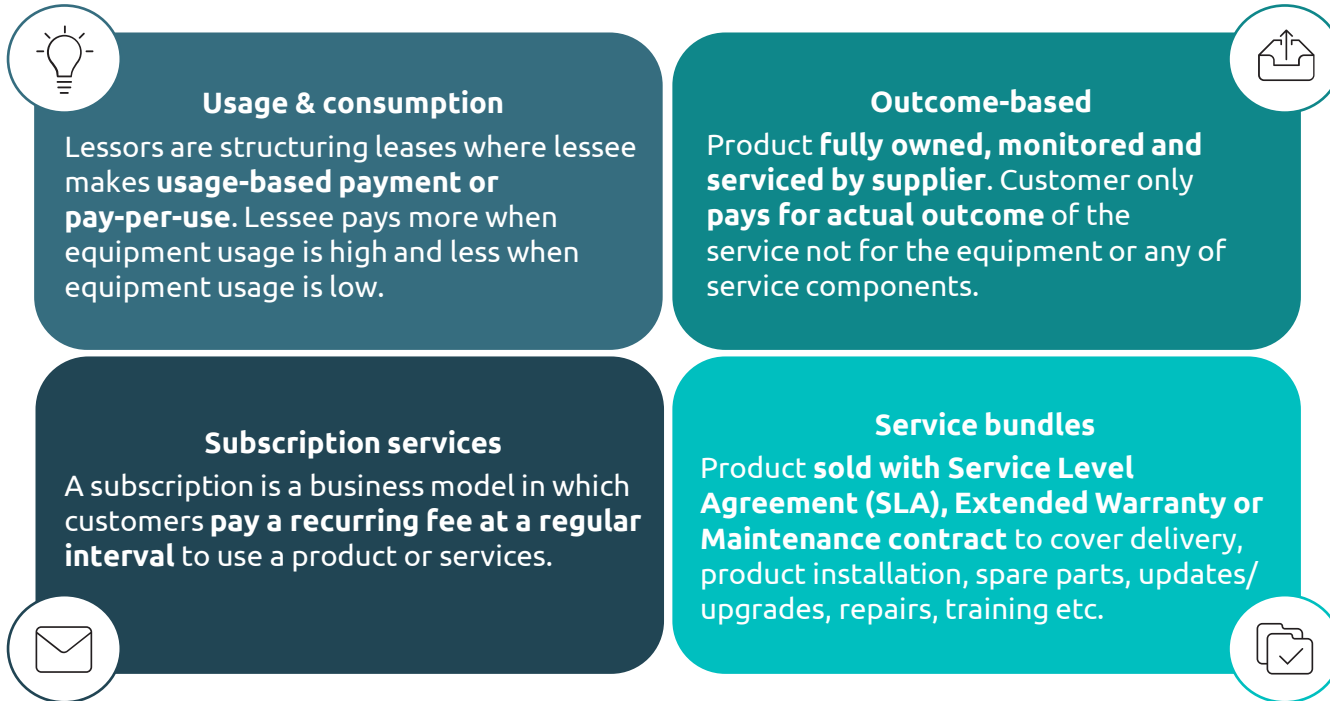


Figure 2: Popular models of EaaS offerings



DLL



DLL has a **Lease by the Hour program that provides pay-per-use flexibility** based on equipment usage. When usage increases over a pre-set minimum, the lease term is shortened.¹

Volvo



Volvo provides car subscription, on **flexible monthly basis inclusive of insurance, vehicle excise duty, servicing, repairs, roadside assistance** etc. This offers flexibility and convenience to the customers and cost predictability.²

Source: 1. [DLL](#); 2. [Volvo](#); Capgemini Research Institute for Financial Services analysis, 2024

Trend 3

Embedded finance

Transforming equipment leasing with seamless integration of financing solutions

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1	9	5
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Background



- Increasing **demand for convenience, digital transformation, and advancements in API technology** have enabled seamless integration of financial services, making embedded finance a valuable tool for both businesses and consumers.
- Integrating leasing options directly within the purchase process** meets customer demands for streamlined and flexible financing, making equipment more accessible.
- The rise of **digital platforms and APIs has accelerated the adoption** of embedded finance across sectors, with equipment leasing being a key area of transformation.

Impact



- Embedding leasing options at the point of sale allows customers to make **financing decisions instantly, reducing delays and enhancing convenience.**
- By **removing barriers to financing**, companies see **improved conversions** as customers are more likely to complete purchases when financing is seamlessly integrated.
- Embedded finance enables companies to **reach new customer segments** who might otherwise avoid large upfront costs, **thereby expanding their customer base.**

Source: Capgemini Research Institute for Financial Services analysis, 2024

Trend 3

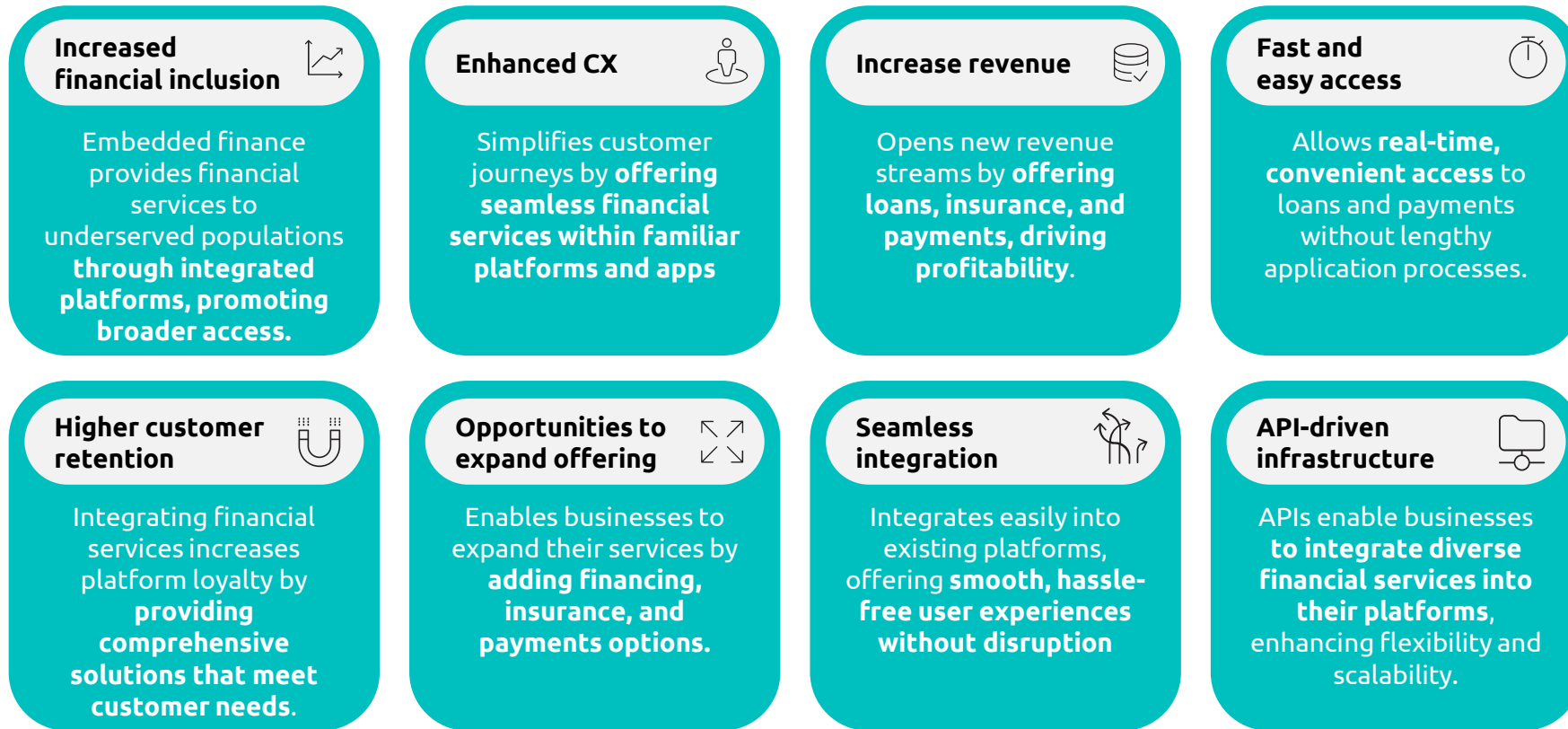
Embedded finance

Transforming equipment leasing with seamless integration of financing solutions

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Figure 3: Factors contributing to growth of Embedded Finance



HP



HP offers embedded financing options at the point of sale, **enabling customers to choose lease terms and complete agreements within the same transaction** as equipment purchases.¹

Lenovo



Lenovo integrates leasing options into its e-commerce platforms, **giving customers the ability to customize financing plans that best suit their budgets** at the point of checkout.²

Source: 1. [HP](#); 2. [Lenovo](#); Capgemini Research Institute for Financial Services analysis, 2024

Trend 4

Expanding B2C channels

Leveraging digital platforms for scalable growth and enhanced customer engagement

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Background



- Advances in digital technology have enabled leasing companies to create **robust online platforms that connect with a broader audience**, making B2C expansion more accessible than ever.
- Embedded finance allows leasing companies to integrate financial services directly into digital interfaces, such as websites and mobile apps, **providing a seamless and convenient experience for consumers**.
- Traditionally, leasing companies focused on B2B channels due to technology constraints; however, **investments in digital infrastructure now make B2C expansion both scalable and profitable**.

Impact



- Enhanced digital capabilities allow leasing companies to **attract a broader range of customers and retain them** with convenient and accessible financial services.
- Digital platforms enable leasing companies to **offer tailored financial products**, improving customer satisfaction and engagement through customized leasing options and payment plans.
- Leveraging digital platforms for B2C channels provides leasing companies with a **scalable model that drives growth**, as digital channels require **lower overhead compared to traditional** in-person services.

Source: Capgemini Research Institute for Financial Services analysis, 2024

Trend 4

Expanding B2C channels

Leveraging digital platforms for scalable growth and enhanced customer engagement

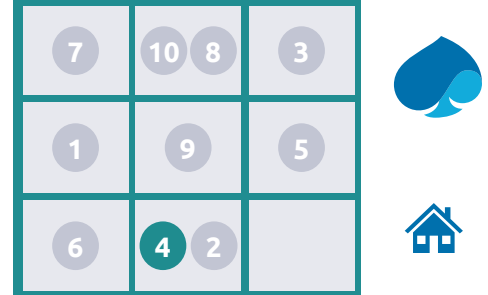
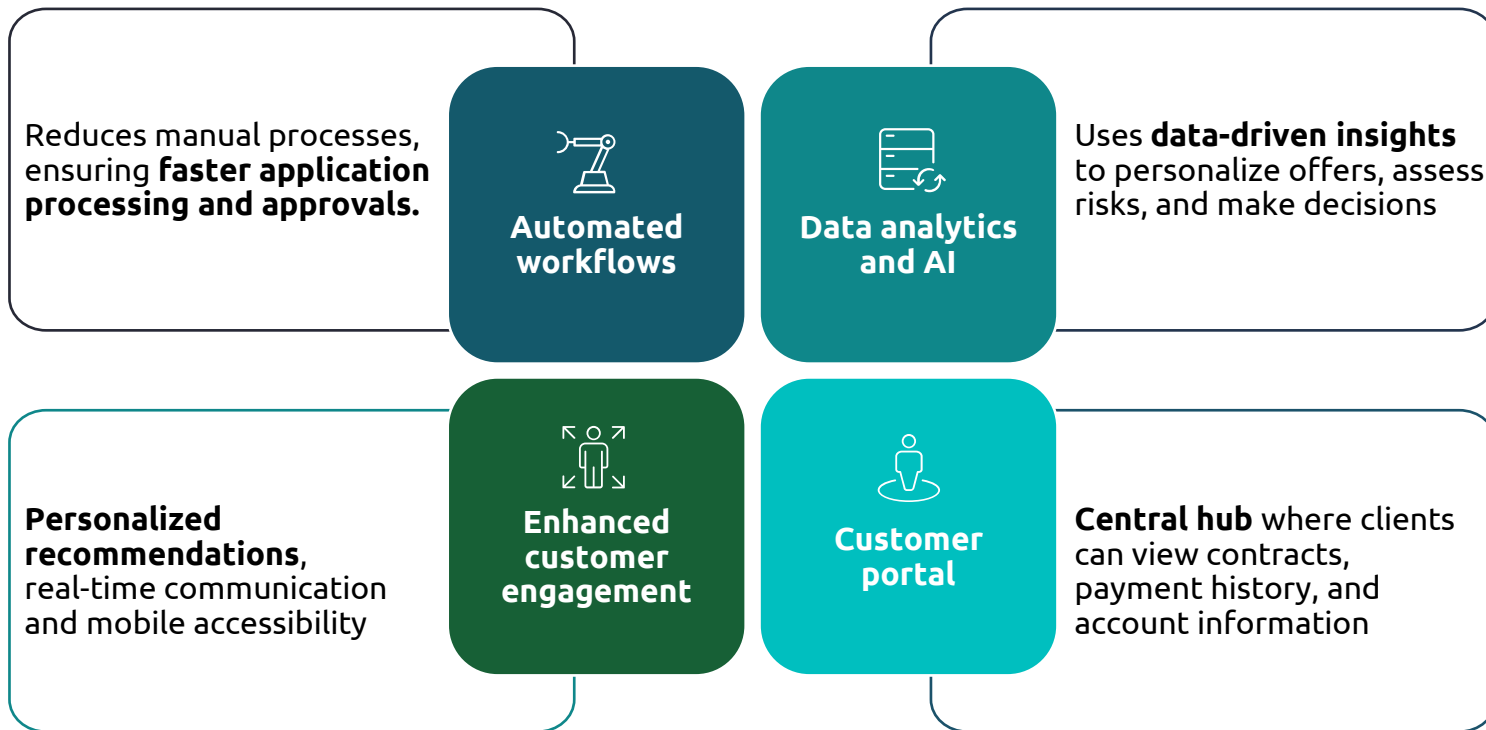


Figure 4: Key components of digital platform for leasing



BMW



BMW Financial Services offers a seamless leasing experience through its website and app, **allowing customers to browse models, configure leases, apply for financing, and manage payments, insurance, and contract renewals**—all digitally without visiting a dealership.¹

Kabbage



Kabbage integrates equipment leasing and instant credit lines into its digital platform, **enabling small businesses to easily finance purchases and leases without relying on traditional banks,** streamlining the financing process for equipment and other needs.²

Source: 1. [BMW](#); 2. [Business Wire](#); Capgemini Research Institute for Financial Services analysis, 2024

Bespoke solutions

Offering customized solutions in an efficient and cost-effective manner

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Background



- Equipment financiers are experiencing increased demand from customers to provide **customized financing solutions**.
 - From **bundling services to offering pay-per-use structures** without minimum payouts or purchase commitment.
 - Demand for **flexible consumption product** is on a rise.
- Personalized solutions are **time consuming, manual and have scalability challenges**. There is a higher cost associated with customized financing solutions as against standard financing solutions.

Impact



- Including bundled solutions and pay-per-use financing solutions in the product catalogue can be a significant differentiator for financiers.
- Bundling of **asset rental with maintenance and insurance** may make the solution convenient for customer rather than having to opt for each of these individually.
- **Pay-per-use models allow customers to only pay for the use of the equipment**. A printer, for instance, is priced based on the number of copies printed, not on the leasing of the asset. As another example, a hospital only pays for the number of MRI scans instead of a standard monthly rental payment.

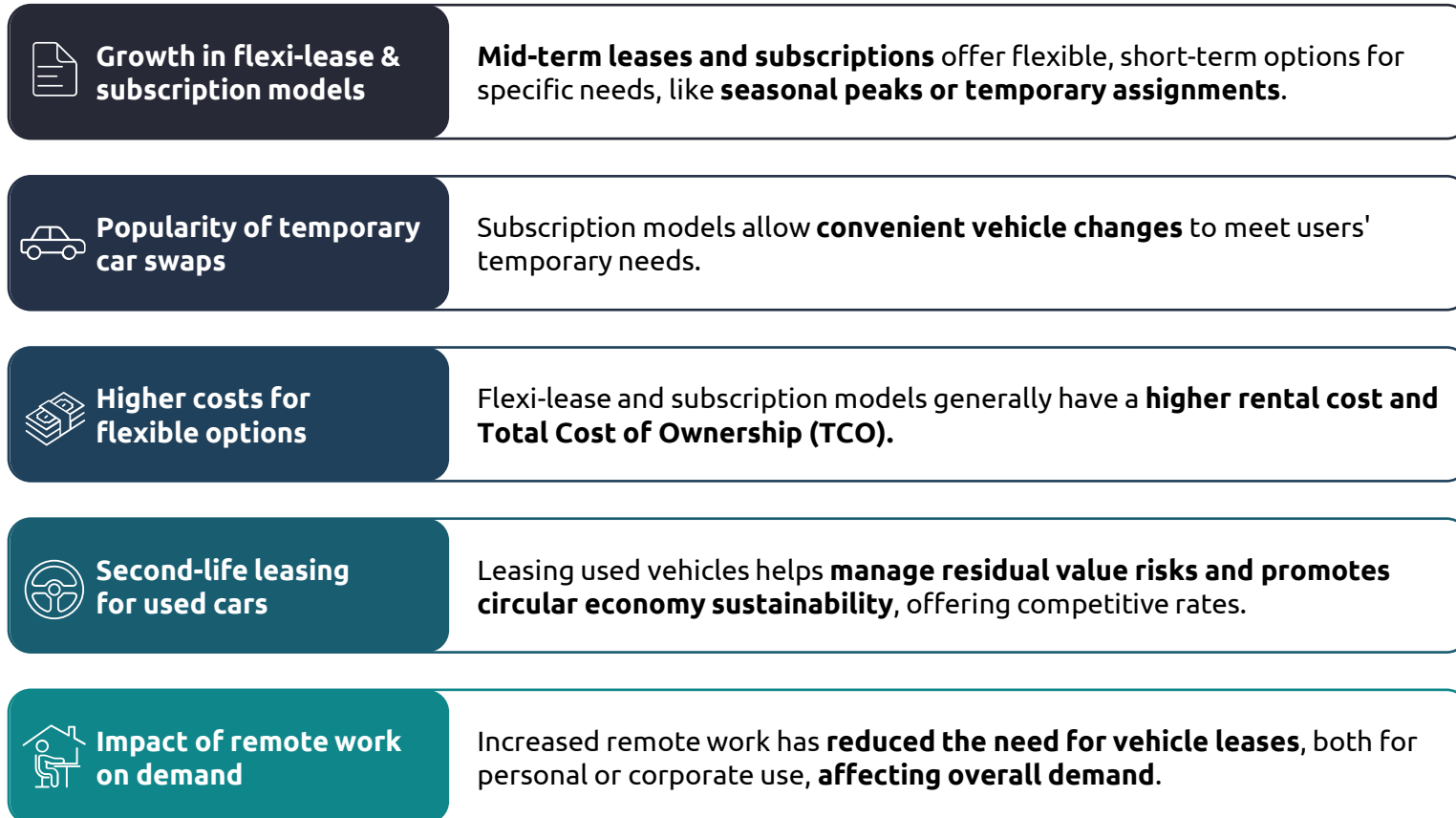
Source: Capgemini Research Institute for Financial Services analysis, 2024

Bespoke solutions

Offering customized solutions in an efficient and cost-effective manner



Figure 5: Benefits of bespoke solution for lesors and lenders



Caterpillar



Caterpillar offers **bundled services with flexible financing providing customized finance** solutions for the construction industry, bundling equipment leasing with services like maintenance, telematics, and insurance, enabling customers to manage their total cost of ownership through a unified financing package.¹

Mercedes-Benz



Mercedes-Benz provides flexible financing solutions for both businesses and individual customers. They **offer customized lease and loan options that allow customers to adjust terms or pay based on their actual usage** of the vehicles, especially for fleets or businesses that need cars for short-term projects.²

Source: 1. [Caterpillar](#); 2. [Mercedes Benz](#); Capgemini Research Institute for Financial Services analysis, 2024

Green asset financing

Need for sustainability reshaping the investment landscape

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Background



- Amidst rising environmental awareness, **surge in financing green assets** is reshaping the investment landscape, **driving sustainable growth and innovation**.
- There is **customer expectation to finance green assets** and **businesses** are also prioritizing investments in green assets **to meet sustainability goals and enhance brand image**.
- Investment in **electric vehicles, solar panels, wind turbines, energy-efficient machinery** are contributing to the greener economy.
- Regulatory incentives associated with green assets financing** make it cost-effective for companies and reducing energy waste. These may come in form of **tax credits or deductions** for investing in green assets, favourable regulations for green bonds issuances etc.

Impact



- Green financing can lead to **positive social and environmental outcomes**; including transition to environment friendly goods and services, creating awareness on sustainability needs, fostering social well-being, to name a few.
- Encourages **adoption of sustainable technologies**, aligns with ESG commitments, leads to increased customer loyalty, and promotes a greener economy.
- While green assets can offer long-term benefits, they also **present unique risks**, such as **reliance on evolving technologies and regulatory frameworks**. Lenders must adapt their **risk assessment models** to account for these variables, which can be challenging but essential for sustainable growth.

Source: Capgemini Research Institute for Financial Services analysis, 2024

Green asset financing

Need for sustainability reshaping the investment landscape



Figure 6: Overview of Green Asset Financing

 <p>What is green asset finance?</p>	<p>Green asset finance provides funding for assets that promote environmental sustainability.</p> <p>Example of green assets include renewable energy installations, electric vehicles, energy-efficient machinery and green buildings.</p>
 <p>Why green asset finance?</p>	<p>Environmental benefits include lower carbon emissions, reduced energy consumption, and preservation of natural resources.</p> <p>Economic impact includes job creation, increased investment in green industries, and long-term cost savings.</p>
 <p>How green asset finance works</p>	<p>Loan or lease Options: Flexible terms to acquire eco-friendly assets.</p> <p>Government incentives: Tax credits, grants, and subsidies.</p> <p>Low-interest green bonds: For projects with proven environmental impact.</p>
 <p>Key components of green asset finance</p>	<p>Sustainability screening: Ensures financed projects meet environmental standards.</p> <p>Monitoring and reporting: Regular updates on environmental and financial performance.</p> <p>End-of-life management: Plans for asset recycling or eco-friendly disposal.</p>
 <p>Benefits for businesses</p>	<p>Enhanced brand Image: Appeal to eco-conscious consumers and investors.</p> <p>Cost savings: Reduced operational costs with energy-efficient technologies.</p> <p>Future-proofing: Compliance with evolving regulations and industry standards.</p>

Tesla



Tesla offers green asset financing for EVs, including leasing and purchasing options with incentives or lower interest rates. Governments and banks also provide green bonds and low-interest loans to support sustainable vehicle purchases and reduce emissions.¹

Nordea



Nordea offers green loans to personal and corporate customers. Personal customers can use the loans for an electric vehicle, installing solar panels on the roof, improving thermal insulations. Corporates can use the loans to **build solar parks,, zero emission buildings, and water cleaning technology.**²

Source: 1. [Tesla](#) ; 2. [Nordea](#) ; Capgemini Research Institute for Financial Services analysis, 2024

Navigating the regulatory landscape

Shift towards sustainable and transparent lending

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Background



- In the **EU**, **strict frameworks** like the **Green Deal and Sustainable Finance Disclosures Regulation** promote sustainable finance and emission reduction targets. **The US follows** with growing ESG attention, driven by the SEC's disclosure rules, but **faces a fragmented regulatory landscape** at the state and federal levels.
- The **EU enforces stringent GDPR and credit risk measures**, while **US regulators like FinCEN and the CFPB focus on AML and data protection**. State-level privacy laws, such as California Consumer Privacy Act (CCPA), align with EU efforts to improve financial security and consumer data protection.
- The **EU's push for green finance integrates low-emission goals**, encouraging sustainable investments. The **US lags in federal green finance mandates** but individual states and regulatory agencies are **promoting eco-friendly financial practices**, leading to a less unified yet growing interest in sustainability.
- Accounting regulations (IFRS 16 and ASC 842) require companies to report most of the leases on the balance sheet thereby removing the incentives of keeping leases off-balance sheet. ^{1,2}

Impact



- Financial institutions must **invest in systems to meet rising compliance costs** from ESG, risk management, and data protection regulations. EU's green rules and US SEC disclosures drive these investments.
- Lenders should **prioritize financing low-emission, sustainable assets**, align with the EU's regulations, and capitalize on growing sustainable finance opportunities in the US despite its fragmented approach.
- Institutions must **strengthen risk management by integrating ESG practices into decision-making processes**. The EU leads, but US institutions must adapt to evolving federal and state requirements.
- There is a growing need for software solutions that ensure compliance with ever-changing regulatory, tax, and accounting requirements, can adapt to local regulations, and offer a consolidated global view. Software solutions must dynamically incorporate new functionalities as product features evolve.

Source: 1. [IFRS](#) 2. [FASB](#) Capgemini Research Institute for Financial Services analysis, 2024

Navigating the regulatory landscape

Shift towards sustainable and transparent lending

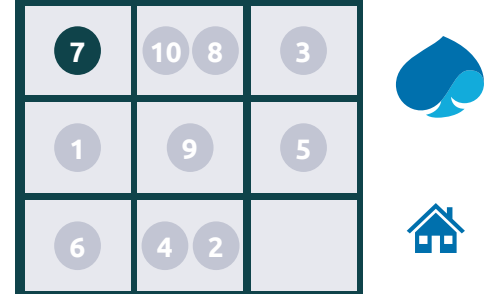








Figure 7: Comparison of regulatory landscape across EU and US

Aspect	EU	US
 Regulatory Environment	Cohesive , region-wide regulatory frameworks (e.g., Green Deal, SFDR)	Fragmented , with a mix of state and federal regulations
 Impact on Financial Institutions	Strong integration of sustainability into lending and investment practices	Slower adoption of ESG frameworks across institutions
 Compliance Costs	High costs due to detailed regulations like the EU Taxonomy and GDPR	Rising costs , particularly for firms in states with strict regulations
 Coherence of Regulation	Highly cohesive and unified across EU member states	Fragmented , with varying regulations across states
 Speed of Adoption	Fast adoption of ESG integration due to regulatory push	Slower adoption , but growing momentum from federal and state initiatives
 Cost of Compliance	Higher , due to stringent and uniform regulations	Varies by state , with higher costs in stricter regions

EU Taxonomy

Requires leasing companies to **disclose how leased assets meet sustainability criteria, such as low-emission vehicles in fleets**. As a result, firms must invest in sustainability assessments, reporting systems, and potentially higher costs for compliant assets.¹

California's Low-Emission Vehicle Standards

Set state-level regulations **requiring leasing companies to incorporate more eco-friendly vehicles in their fleets**; firms must adjust fleets, incur higher costs, and comply with state-specific regulations for eco-friendly vehicles.²

Source: 1. [European Commission](#); 2. [California Air Resources Board](#); Capgemini Research Institute for Financial Services analysis, 2024

Ushering digital transformation

Leveraging data-driven management and decision-making

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Background



- **Data** is at the center of digital transformation; harnessing and applying data is a **critical enabler for success and innovation**.
- Artificial Intelligence and Internet of Things have increased **productivity, reduced manual processing, and enabled better decisioning**.
- The investment **costs of upgrading and/or replacing legacy systems**, such as data management tools, and for personnel, to collect and analyze data, **are high**.
- Several equipment financier have concerns on **disparate systems, data silos, lack of data governance and data quality** impacting reliability and usability of data.

Impact



- Data-driven decision making will help **reimagine customer engagement**. Data analytics will
 - Provide insights to find **solutions to customer issues, anticipate their needs** and **personalize** customer experience
 - Improve **risk management and modelling** capabilities
- Use of AI will help in **credit decisioning, risk management, regulatory compliance, fraud prevention**, etc.
- Harnessing data will help create **competitive advantages** and help introduce new products that will help create value for customers.

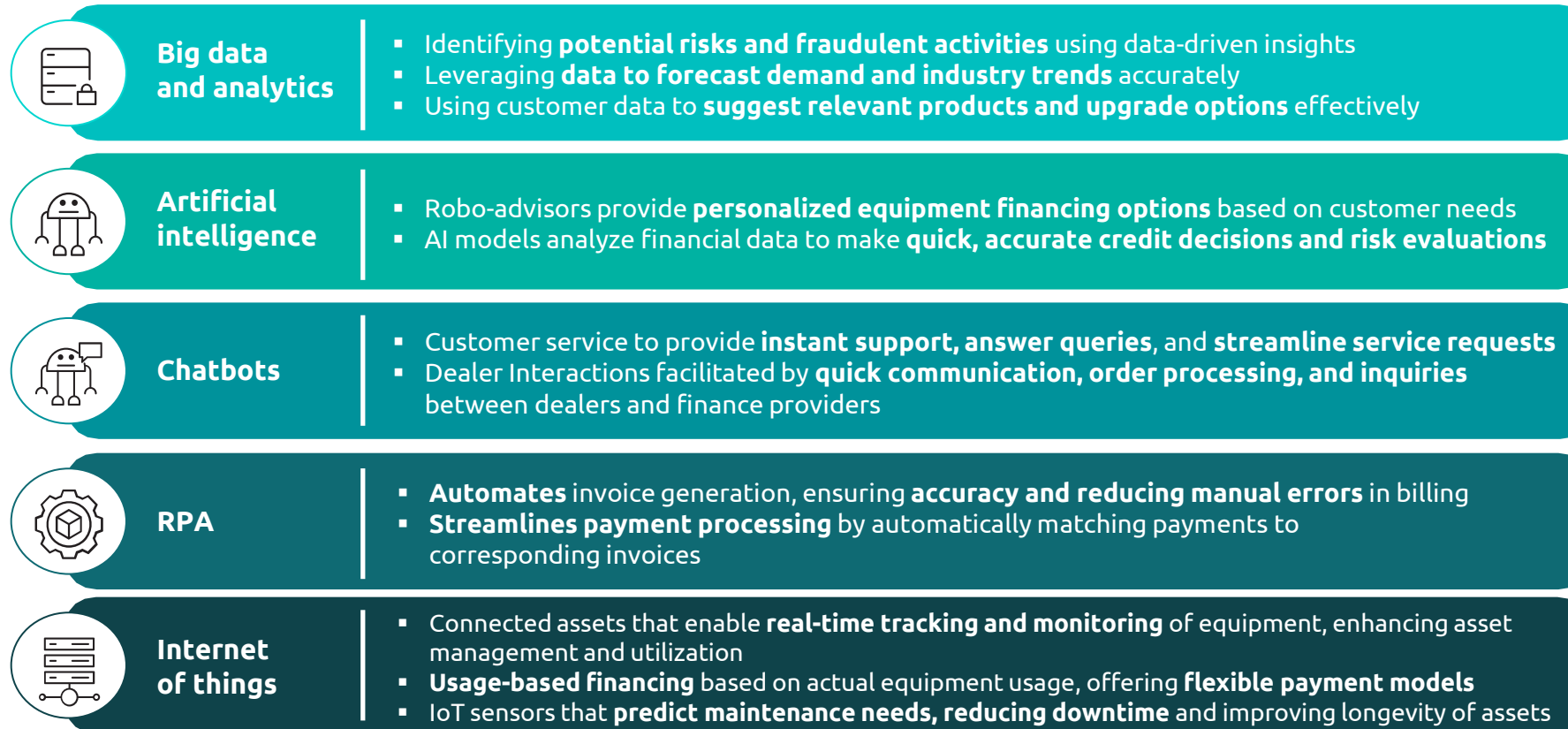
Source: Capgemini Research Institute for Financial Services analysis, 2024

Ushering digital transformation

Leveraging data-driven management and decision-making



Figure 8: Technology focus areas in Equipment Finance



John Deere



John Deere, world's largest agriculture equipment manufacturer **uses AI and agronomic data to precisely map and plough fields**. This helps create flexible consumption models benefitting the financiers and farmers.¹

Hitachi



Hitachi's Nostradamus AI, designed for the energy sector, **integrates grid performance data, market forecasts, and asset monitoring** using machine learning and data science methodologies from Hitachi Energy.²

Simplifying and standardizing process

Essential steps for leveraging Artificial Intelligence and Machine Learning technologies across geographies and business lines

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Background



- Simplifying processes **reduces complexity**, making it easier to identify where AI and ML can add value and **help organizations optimize workflows for better performance.**
- Standardizing processes across regions and business units **ensures consistency, enabling scalable AI and ML implementations** and reducing redundancies.
- Establishing simplified, standardized processes creates a strong foundation for AI and ML, facilitating **high-quality data collection, analysis, and predictive insights.**

Impact



- Simplification and standardization **reduce processing times, decrease errors, and lower operational costs**, leading to more efficient workflows.
- Standardized processes **across geographies** provide uniform data structures, making it **easier to aggregate and analyze data for AI-driven insights.**
- With consistent processes in place, organizations can more readily deploy AI and ML solutions across different regions and business lines, **accelerating innovation and adaptability.**

Source: Capgemini Research Institute for Financial Services analysis, 2024

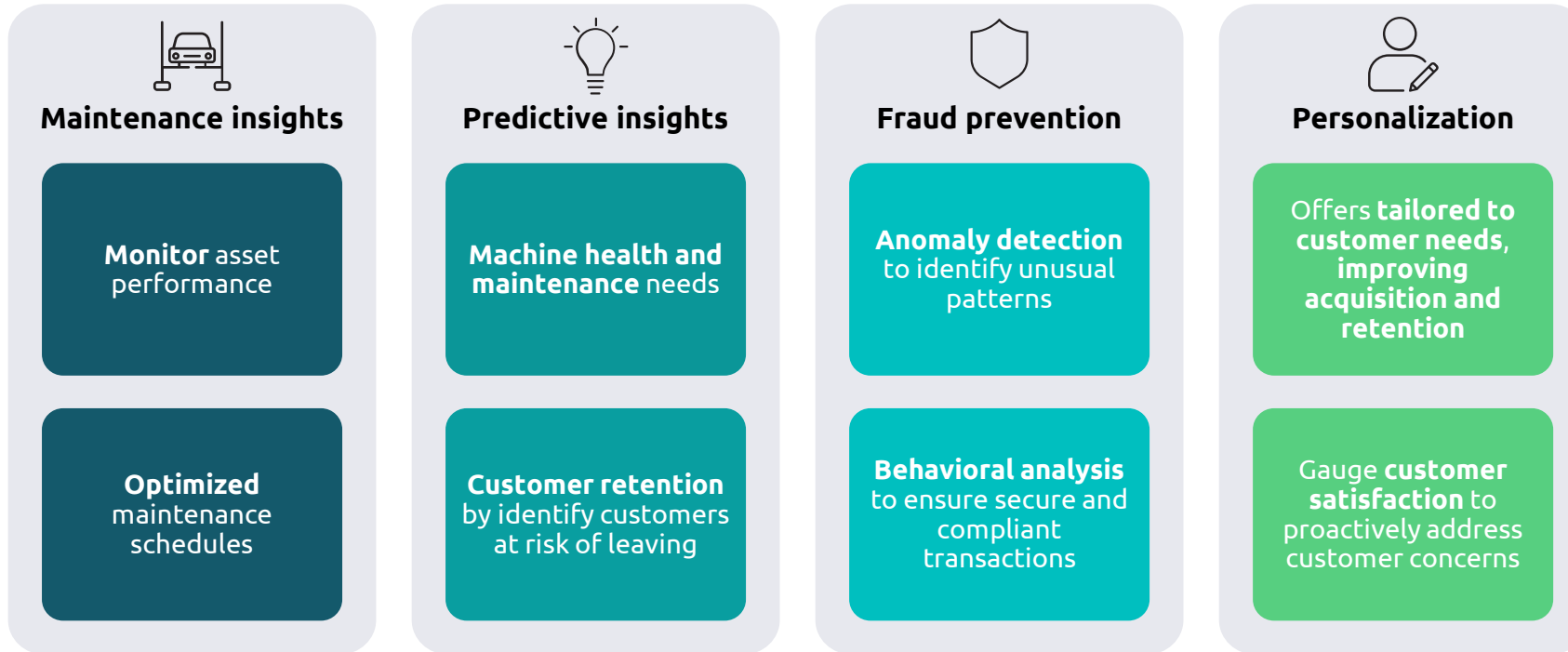
Simplifying and standardizing process

Essential steps for leveraging Artificial Intelligence and Machine Learning technologies across geographies and business lines

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Figure 9: Applications of AI/ML to improve the leasing process



General Electric



GE optimizes leased asset management, **analyzing usage data and predicting maintenance needs**. This enables dynamic leasing terms, tailored maintenance schedules, and improved fleet utilization, enhancing asset longevity and cost efficiency.¹

Siemens



Siemens has launched Senseye Predictive Maintenance – a GenAI based predictive maintenance solution making. This **make human-machine interactions and predictive maintenance faster and more efficient** by enhancing proven machine learning capabilities with generative AI.²

Source: 1. [GE](#); 2. [Siemens](#) Capgemini Research Institute for Financial Services analysis, 2024

Balancing automation with human expertise

Integration of Artificial Intelligence and Machine Learning for efficiency while preserving human judgment and creativity

7	10	8	3
1	9	5	
6	4	2	



Background



- Automation through AI and ML is highly effective for **handling repetitive tasks such as data entry, document processing, and compliance checks**, saving time and reducing errors.
- Human involvement** remains essential for complex, high-value decisions that **require judgment, creativity, and adaptability**, especially in areas like risk assessment and customer relations.
- Combining automation for routine functions with human oversight for critical decisions creates a balanced workflow, **enhancing efficiency without losing the human touch**.

Impact



- Automating routine tasks allows human resources to **focus on high-impact activities**, streamlining operations and improving overall productivity.
- Retaining human involvement in interactions that **require empathy, personalization, or complex negotiation fosters trust** and builds stronger customer relationships.
- Automation aids in processing **large datasets for risk assessment**, while **human expertise interprets the results**, making well-rounded decisions for risk-sensitive situations.

Source: Capgemini Research Institute for Financial Services analysis, 2024

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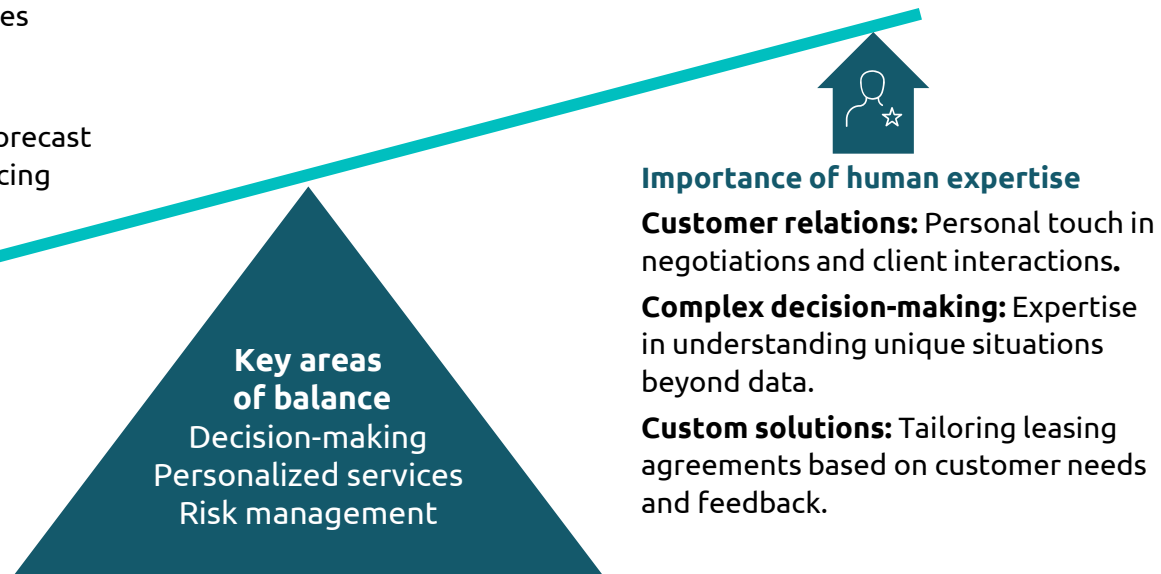
Figure 10: The balancing act: Automation versus human expertise

Value added by Automation

Data processing: Fast, accurate analysis of large datasets for leasing decisions.

Routine task automation: Automates repetitive tasks like credit checks, documentation, and compliance.

Predictive analytics: Uses data to forecast trends, reduce risk, and optimize pricing



Importance of human expertise

Customer relations: Personal touch in negotiations and client interactions.

Complex decision-making: Expertise in understanding unique situations beyond data.

Custom solutions: Tailoring leasing agreements based on customer needs and feedback.

Caterpillar



Caterpillar uses **AI/ML to monitor the state of Cat-connected assets by analyzing the incoming data**, providing Condition Monitoring Advisors (CMA) with concise report for review.¹

Rolls-Royce



Rolls-Royce uses AI to analyze data for diagnostics to understand why an operational engine encounters a problem during flight. Engineers then can view the **concise data for decision making** on possible preventive measures.²

Partner with Capgemini

Process Transformation

Capgemini utilizes its accelerators and industry best practices to help clients achieve greater operational efficiency, reducing time-to-value and minimizing disruptions during implementation. By applying these tools, Capgemini ensures that processes are streamlined and aligned with industry standards.

Additionally, Capgemini encourages clients to fully explore and understand core capabilities, advocating for the use of out-of-the-box features before considering customizations, thereby reducing complexity and implementation costs.

Report Development

Capgemini facilitates the integration of leasing and lending solutions with data repositories such as data warehouses, data lakes, or other storage systems to enable seamless data flow and centralized data access. This integration allows for enhanced data management and analysis.

In addition, Capgemini designs and develops comprehensive reports using Salesforce, Tableau, or other standard reporting tools, providing clients with valuable insights and facilitating data-driven decision-making across the organization.

Intelligent Automation

Capgemini works closely with clients to identify key automation opportunities that can drive efficiency and productivity across their operations. By assessing current workflows and processes, Capgemini develops a strategic plan to scale automation services effectively.

This includes prioritizing high-impact automation use cases and designing, developing, and implementing automation bots tailored to each need, ensuring seamless integration and maximizing the benefits of automation for the organization.

Vendor Selection and Program Management

Capgemini's approach to defining the north star for business and technology alignment creates a strategic vision focused on enhancing customer experience and sustainable growth through advanced technology.

Utilizing its standard assessment methodology, Capgemini provides a structured framework for evaluating and implementing tailored solutions that align with client goals. Engagement management services further ensure successful project delivery, maintaining alignment with strategic objectives throughout each phase.



Ask the experts



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Elias Ghanem leads Capgemini's global portfolio of financial services thought leadership. He oversees a team of strategy consultants and sector analysts who deliver market insights to help clients build future-proofing strategies. He has more than 25 years of financial services experience, focusing on win-win collaboration between incumbents and startups.



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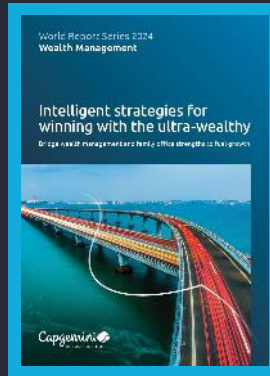
How can banks become intelligent to deliver frictionless and personalized experiences

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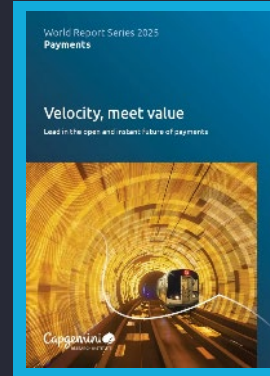
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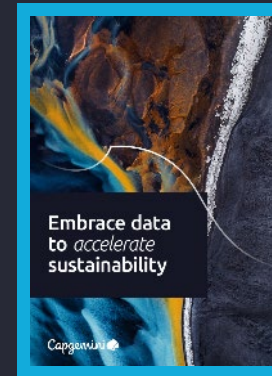
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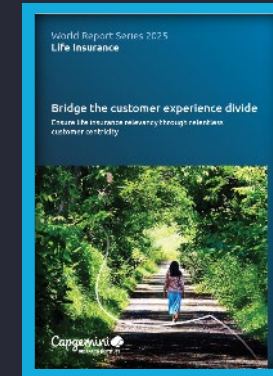
Become a leader by seizing the instant payment opportunity

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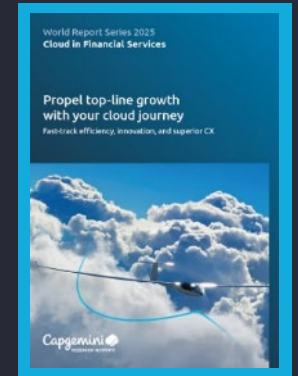
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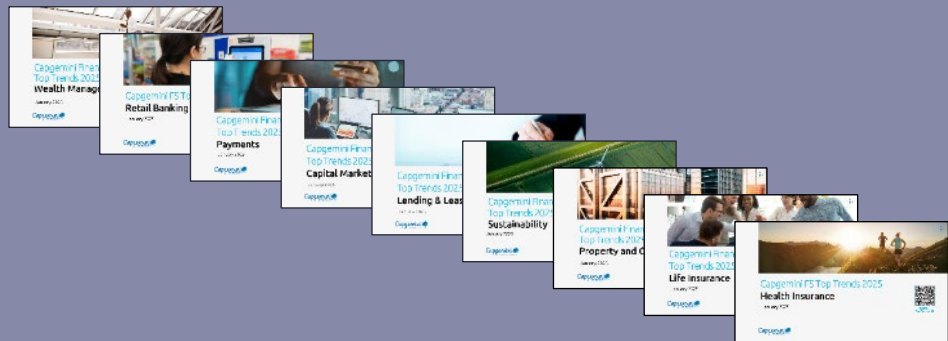
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