



Management and Servicing of Financial Lease Transactions: Effective Practices

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Abstract

This article addresses the issues related to the management and servicing of financial lease transactions, including their maintenance aspects. The relevance of the topic is substantiated by the rapid development of financial instruments and digital technologies, which necessitates a reconsideration of traditional approaches to financial lease. The aim of the study is to identify effective practices for ensuring the proper execution of the operations under review, to analyze modern methods of automation, digitization of client interactions, and risk management, and to formulate recommendations for their improvement amid the dynamic transformations of the market environment. It is noted that the literature reveals contradictions between the theoretical systematization of transactions and the practical aspects of assessing their efficiency. In conclusion, the study summarizes that the integration of digital technologies into the processes of managing and servicing financial lease transactions positively contributes to mitigating the effects of operational risk factors and enhancing the transparency of financial flows. The author's contribution lies in systematizing existing approaches, identifying their strengths and weaknesses, and formulating recommendations for optimizing managerial actions in the analyzed field. The presented materials will be useful for managers of leasing companies, finance and risk management specialists, as well as researchers studying modern financial instruments.

Keywords: Analysis, Automation, Digitization, Efficiency, Financial Lease, Leasing Transaction, Management, Servicing, Support.

INTRODUCTION

Financial Lease, as a financial instrument, is characterized by the separation of ownership rights and operational use, which gives rise to a unique spectrum of risks alongside numerous opportunities. The academic discourse in this field encompasses the evaluation of legal aspects, financial instruments, and organizational mechanisms aimed at monitoring the fulfillment of contractual obligations.

Financial lease transactions not only serve as a significant financial tool but also represent a complex combination of legal, operational, and economic processes. Against the backdrop of a constantly evolving market environment, stakeholders in these transactions encounter various methodological and practical challenges—ranging from insufficient process automation to a lack of transparency in interactions between lessors and lessees.

The research problem lies in identifying the specific tools and support methods that can both reduce the likelihood of operational failures and create favorable conditions for the sustainable functioning of financial lease transactions. In this

context, a comprehensive analysis of contemporary financial lease service practices, along with recommendations for process optimization, becomes highly relevant, ultimately contributing to the enhancement of financial relationship quality and reliability.

MATERIALS AND METHODS

The existing literature on this subject follows several research directions, allowing sources to be classified into thematic categories.

The first category covers fundamental theoretical aspects and typology. D.A. Bogatikova [2] provides an in-depth analysis of the nature of financial lease, proposing a proprietary classification system for transactions. The study by E.V. Zhilina, A.N. Kuzyashev, and R.V. Tyupin [6] examines both conceptual and practical aspects of the financial lease mechanism. Meanwhile, E.A. Chistova, E.V. Feneva, and K.V. Zhilinskaya [9] emphasize the role of financial lease as a financial instrument, while D.V. Esaulenko [10] contributes to the systematization of transactions, forming a solid methodological foundation for further analysis.

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The second category focuses on the evaluation of efficiency and the identification of factors influencing the effectiveness of financial lease as an institution. A.A. Gusev [5] presents practical approaches, addressing key performance indicators and methodological application features. A.N. Pegov [8] identifies the driving forces behind increased effectiveness, relying on empirical data and case study comparisons.

The third research direction is dedicated to risk management. In this regard, A.N. Volnov, E.A. Isaeva, and I.E. Pokamestov [3] focus on insurance as a tool for minimizing financial losses associated with financial lease operations. N.T. Gasanova and F.A.O. Abdullaev [4] explore the challenges encountered in transaction support, highlighting the necessity of developing adaptive mechanisms. Special attention is given to credit risk management in the context of digitalization, as reflected in the work of N.N. Kulinich [7]. This approach leverages modern IT solutions to automate business processes and enhance monitoring efficiency.

The fourth category consists of studies oriented toward contemporary practices and innovative case studies. S. Babicheva [1] provides an overview based on an analysis of SberLeasing and SberBusiness Live, demonstrating how new technological and managerial solutions are transforming traditional business models in the financial lease sector.

A comprehensive review of the literature reveals significant discrepancies in existing approaches. Studies focusing on the theoretical framework of financial lease transactions [2, 6, 9, 10] are often insufficiently integrated with practical assessments of effectiveness [5, 8], while risk management research [3, 4, 7] exhibits methodological diversity. Additionally, the issue of digitalization and process automation remains insufficiently explored, despite its undeniable significance for modern financial lease activities, necessitating further research in this area.

The preparation of this study involved a comparative analysis of theoretical models, a case study method for examining innovative financial lease transaction support practices, statistical data processing, and systematization.

RESULTS AND DISCUSSION

In Russia, financial lease remains a popular financial tool for enterprises of all sizes—from large corporations to small and medium-sized businesses—in 2024-2025. During the first nine months of 2024, approximately 344.2 thousand financial lease transactions were concluded, a figure that is nearly identical to the same period in 2023. However, the average contract value has increased: in 2023, it was 7.2 million rubles, while in 2024, it rose to 7.6 million rubles, reflecting a 5.6% growth [1] (Table 1).

Table 1. Statistical data on the dynamics of financial lease transactions in the Russian Federation (compiled by the author based on [1])

Indicator	9 months 2023	9 months 2024	Change
Number of transactions	344 thousand	344.2 thousand	+0.2 thousand
Average contract value (million rubles)	7.2	7.6	+5.6%

Financial lease is most in demand in the small and large business segments, while its prevalence in the medium-sized business sector is significantly lower (Fig. 1).

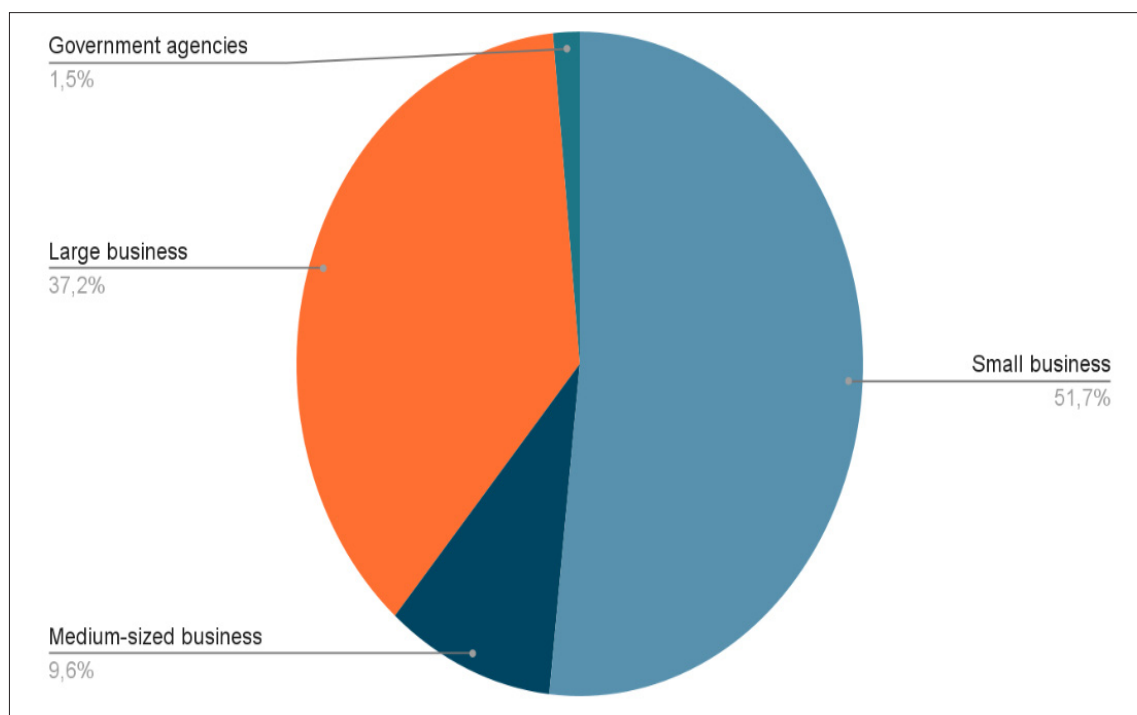


Fig. 1. Data on the ratio of demand for financial lease in different business segments (compiled by the author based on [1])

An analysis of practical activities in the financial lease sector highlights several key benchmarks that contribute to high-quality transaction support (Fig. 2).

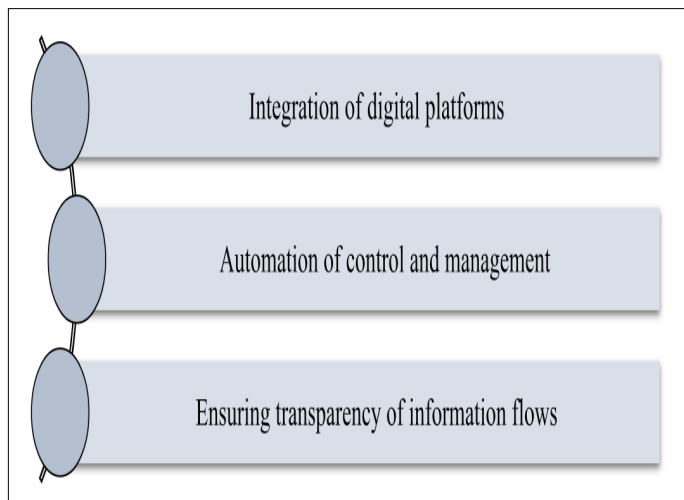


Fig. 2. Basic guidelines that make it possible to provide high-quality transaction support (compiled by the author based on [2-5, 7, 10])

Modern leasing companies actively implement specialized software solutions that centralize data processing, automate payment obligation control, and enable prompt responses to regulatory changes. These platforms typically include modules for:

- Payment monitoring – Automated data collection and analysis of payment transactions facilitate the timely detection of deviations from the established schedule.
- Document flow management – Digital archiving and the transition to electronic document exchange significantly reduce the time required for contract approvals and amendments.
- Risk analysis – Machine learning algorithms integrated into information systems allow for the prediction of overdue payments and other financial disruptions.

The use of specialized software modules that automate compliance monitoring represents an effective tool for mitigating operational risks. In this context, the following aspects are particularly important:

- Algorithmic diagnostics – Mechanisms that analyze transaction histories help identify characteristic patterns and detect anomalies in a timely manner.
- Payment dynamics forecasting – Dynamic modeling based on historical and real-time data enables the prediction of potential delays or disruptions in contractual obligations.

The creation of a unified information space for all leasing participants enhances trust levels and reduces misunderstandings. In this regard, the following factors are noteworthy:

- Standardized interaction protocols – The development of organization-wide information exchange standards minimizes the likelihood of data transmission errors.
- Regular audits and independent oversight – Periodic verification of data flow accuracy and regulatory compliance provides an objective assessment of a financial lease transaction's status.

Further analysis is required to examine how the application of innovative support methods contributes to increased reliability and efficiency in financial lease services (Fig. 3).

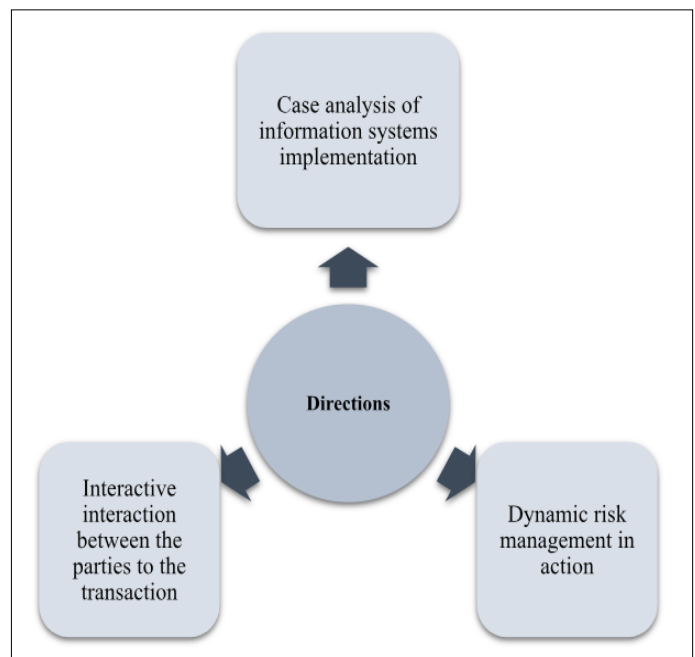


Fig. 3. Directions of application of effective practices (compiled by the author based on [3-5, 6-8])

A case-based analysis of the implementation of information systems serves as one of the most successful examples demonstrating how an integrated scheme enables real-time synchronization of contract statuses, payment schedules, and regulatory changes.

Regarding dynamic risk management in practice, the application of analytical algorithms for monitoring and forecasting financial flows significantly reduces the likelihood of payment delays. An adaptive system that promptly responds to changes in payment discipline allows for:

- identifying potential violations before they occur;
- adjusting transaction terms in real time to mitigate risks for all parties;
- enhancing the transparency and predictability of financial operations, thereby strengthening trust between partners.

The regular use of digital communication platforms fosters effective dialogue between lessors and lessees.

Table 2 provides an overview of effective practices in financial lease transaction support and maintenance.

Table 2. Characteristics of effective practices of support and maintenance of leasing transactions (compiled by the author based on [2, 5, 6, 10])

Direction	Practice	Description and Benefits
Process Automation	Use of CRM and ERP systems for contract and client database management	Centralized data storage and processing, reduced input errors, improved customer data analytics, optimized contract obligation tracking.
	Implementation of specialized leasing platforms	Automation of calculations, document flow, and reporting, reducing time costs, minimizing operational risks, and increasing financial transaction transparency.
	Integration with banks and government registries via API	Ensures real-time data exchange, timely updates on payments and legal status of assets, and minimizes risks of data transmission delays.
Digitalization of Client Interactions	Online platforms for application submission and contract signing	Simplifies processes, accelerates approvals and agreement execution, reduces administrative burden, and enhances customer convenience through remote interaction.
	Client portals for tracking transaction status and payments	Provides transparent access to up-to-date transaction information, payment schedules, and documents, fostering trust and enabling self-monitoring by clients.
	Use of chatbots and automated notifications	Enables prompt responses to inquiries, provides automatic notifications about upcoming payments and transaction status changes, reducing support service workload and accelerating communication.
Risk Management	Regular monitoring of clients' financial status	Systematic analysis of financial indicators helps detect potential solvency issues early and take preventive measures to adjust contract terms.
	Use of big data and AI for risk forecasting	Predicts the likelihood of payment delays or defaults through large-scale data analysis and AI algorithms, optimizing risk management strategies and ensuring prompt responses.
	Insurance of leased assets	Provides additional financial protection, reducing losses in case of insured events (damage, loss) and offering extra risk coverage.
Service Quality Improvement	Employee training	Systematic professional development through training and seminars enhances staff expertise, improves client interactions, and increases transaction management efficiency.
	Implementation of service level agreements (SLA)	Establishes clear performance criteria and deadlines, allowing for service quality measurement, KPI enforcement, and conflict reduction.
	Client feedback collection and satisfaction analysis	Continuous feedback monitoring enables timely process adjustments and adaptation to customer needs.

Based on the conducted analysis, it is advisable to formulate a set of specific recommendations aimed at optimizing the servicing processes of financial lease transactions:

- standardization of interaction protocols (the development and implementation of clearly regulated procedures for information exchange among all participants will help eliminate discrepancies and reduce operational risks);
- integration of adaptive analytical tools (the use of software solutions with customizable monitoring algorithms tailored to the specific features of each transaction allows for prompt responses to changes in financial flow dynamics);
- regular auditing (positively impacts the identification of bottlenecks in support processes, enabling timely adjustments to the financial lease operations management strategy);
- professional development of personnel (enhancing the qualifications of specialists involved in transaction support through specialized training and seminars ensures a high level of competence and flexibility in decision-making);
- integration of modern IT solutions (transitioning to cloud services and implementing mobile platforms for monitoring compliance enables round-the-clock access to up-to-date information and improves responsiveness to changes in the operational environment).

The implementation of these measures is expected not only to reduce the likelihood of unforeseen circumstances but also

to significantly enhance the overall efficiency of transaction support. A comprehensive approach that integrates technical, organizational, and legal aspects serves as a foundation for the sustainable development of leasing relations in the modern economy.

CONCLUSIONS

Successful servicing and support of financial lease transactions require the integration of innovative technologies, dynamic risk management, and the improvement of information exchange processes. The application of specialized systems, predictive algorithms, and standardized interaction protocols significantly enhances monitoring efficiency and reduces the risk of disruptions. Systematization and continuous updates of support methods are essential elements of stable operations in this field.

The modernization of servicing practices necessitates collaboration among specialists in finance, IT, and law, allowing for rapid and accurate responses to changes in market conditions and regulatory requirements. A promising avenue for further research involves testing new technological solutions and developing flexible management models capable of adapting to global economic transformations.

Following the recommendations outlined in this study as a comprehensive strategy will contribute to improving the quality of financial lease transaction servicing, which, in turn, will positively impact trust among participants and the formation of stable financial relationships.

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