



*International Banking Institute
named after A. Sobchak*

DIGITAL TECHNOLOGIES IN LEASING – A NEW DEVELOPMENT DIRECTION OF THE RUSSIAN MARKET

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MAIN DIRECTIONS OF DIGITAL TECHNOLOGIES IN LEASING

TECHNOLOGIES IMPLEMENTATION

internal activities of
leasing companies
and banks

services and tools
of leasing
companies and
banks for clients

New project
support
program

INTERNAL ACTIVITIES OF LEASING COMPANIES AND BANKS

MONITORING SYSTEM

- used for leasing items;
- to track both data on the movement of vehicle and its technical condition;
- to identify violations of the terms of leasing agreements;
- to plan maintenance and interaction with spare parts suppliers, determine the current and future residual value, calculate technical reserves, collect and analyze statistics and commercial loading.

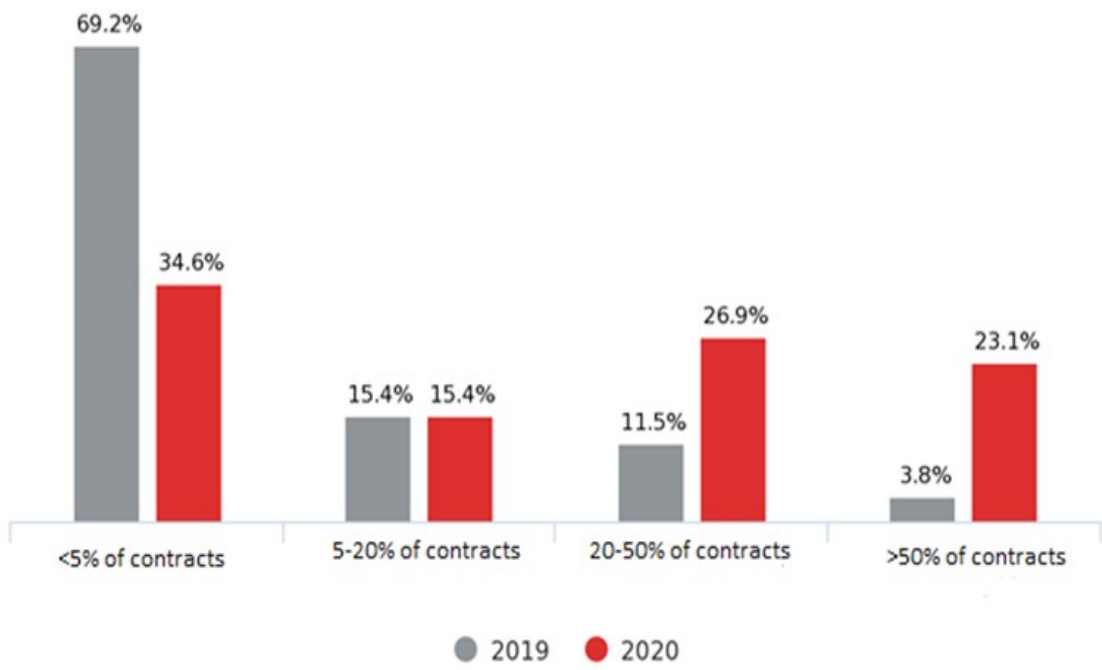
ELECTRONIC DOCUMENT MANAGEMENT

- activities based on "1C: Holding Management";
- the main leasing transactions, related contracts, such as insurance, data on lending, bonds in real time;
- a system of access to open information on customers from external sources;
- an internal router: it can recognize documents and distribute them through the necessary channels within the company.

ARTIFICIAL INTELLIGENCE IN COMPANY'S MANAGEMENT SYSTEMS

- platform solutions for automating business processes, including asset management, payments and risks, and reporting system;
- a new generation of mobile jobs, introduce centralized means of ensuring information security based on import-independent solutions.

INTERNAL ACTIVITIES OF LEASING COMPANIES AND BANKS



In January–February 2021, the number of online applications in the leasing market has already increased almost 2.5 times compared to January–February 2020.



Now the exchange of invoices is transferred online by 40%, which is not a little, but it is not much

Fig. 1. The share of leasing companies (respondents) in the context of contracts concluded through electronic document management

SERVICES AND TOOLS OF LEASING COMPANIES AND BANKS FOR CLIENTS

PERSONAL ACCOUNT

- data on all leasing agreements and vehicles;
- data on insurance policies;
- data on traffic police fines;
- payments made and the dates of subsequent payments, invoices;
- personal special offers and promotions.

ECOSYSTEM

- a kind of internal platform;
- the construction of a specialized showcase with personalized offers for the needs of the business;
- basic microservice, which is planned to be implemented where people are most accustomed to looking for vehicles.

RESISTING FRAUD

- a voice anti-fraud system using artificial intelligence and analysis of all incoming and outgoing calls.

NEW PROJECT SUPPORT PROGRAM

THE LEASING OF DIGITAL ASSETS ITSELF

preferential leasing programs

from 2020-2024, 10.3 billion rubles of leasing transactions on preferential terms and more than 10 projects for the introduction of "end-to-end" digital technologies and platform solutions

national program
"Digital Economy"

federal project
"Digital Technologies"

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NEW PROJECT SUPPORT PROGRAM

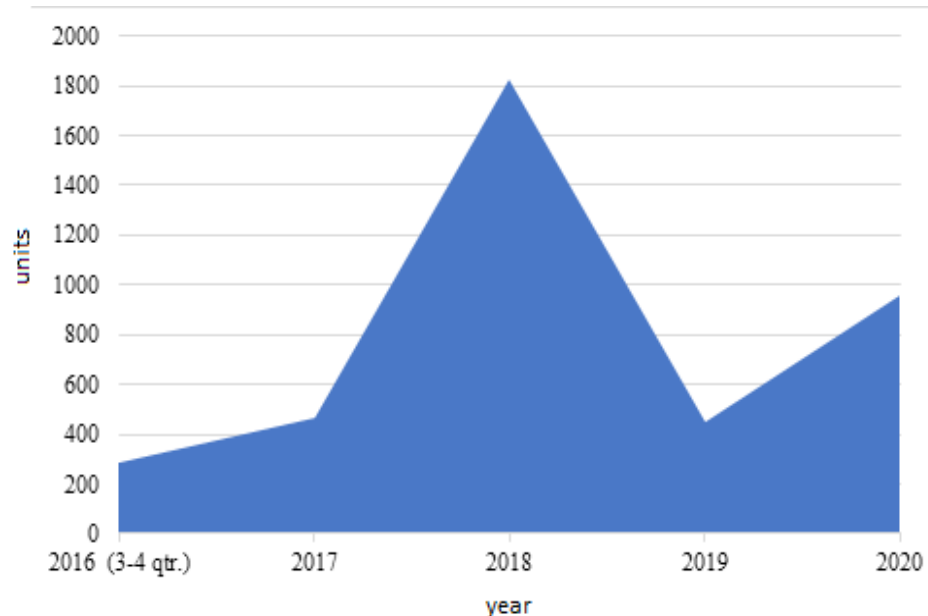


Fig. 2. Dynamics of leasing agreements for the supply of computer equipment, components and software, units, 2016-2020



signed cooperation agreements with market leaders in the field of integration IT solutions, services and information security.



Opened a corporate accelerator for innovative projects in the transport industry on the basis of GenerationS – the largest platform for the development of corporate acceleration from Russian Venture Company (RVC).

TRENDS AND RESULTS



Digitalization is primarily available to the leading companies of the market, especially for companies within banking groups. The share of such players in the market has grown significantly over the past five years: from 39% to 50%.

The appearance of the digital document management functionality in the personal accounts of many large leasing companies and launch of online leasing platforms in 2019.

Mobile services of leasing companies will be in demand, both in internal business processes and in the form of client mobile applications.

The pandemic has stimulated the demand for leasing telecommunications equipment, the volume of new business of which increased by 57 % .

Such a leading player in the Russian leasing market as GTLK plans to launch the implementation of the corporate accelerator project .

**THANKS
FOR YOUR ATTENTION!**