RESILIENT
Management Solutions

AI ADOPTION, WORKFORCE REDESIGN & OPERATIONAL READINESS

in Asset, Auto & Equipment Finance

SURVEY REPORT 2026

Prepared by Resilient Management Solutions

Resilient is a specialist talent and transformation partner to the Asset, Auto, Equipment Finance and leasing market. Our observational reference point comes from daily engagement with lenders, lessors, software vendors, system integrators and change leaders across platform implementations, operating model redesign, automation, data and workforce planning.

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CONTENT

EXECUTIVE SUMMARY - AI ADOPTION

This report provides a snapshot of how AI adoption is taking shape across the Asset, Auto and Equipment Finance sector. The picture is one of clear momentum, but uneven maturity. Many organisations are actively exploring use cases and proving value through pilots, yet large-scale operational integration remains at an early stage. The findings point to a market that is moving with intent, but still working through the practical realities of capability, governance, data readiness and workforce change.

- **89% report AI activity, but maturity remains uneven:** 51% of respondents are still at pilot or proof-of-concept stage, indicating that while interest is widespread, genuine operational integration is still at an early stage.
- Document-heavy workflows are the clearest near-term value pool. 46% of respondents identified document processing and data extraction as the single biggest area for improvement, comfortably ahead of customer service, underwriting and fraud use cases.
- Momentum is real, but proof remains patchy. 73% report either only early gains or results that are still too early to judge, while the most common blockers are unclear business cases, limited internal capability and weak data integration.
- Leaders increasingly see AI as a workforce redesign issue rather than a pure cost-out play. 67% expect redeployment or reskilling to be part of the impact over the next two years, versus 26% who anticipate headcount reduction.
- Confidence in governance is stronger than confidence in regulation. 60% say they already have a formal AI policy or governance board, yet only 5% believe current UK regulation is clear and supportive.

Current State of AI Adoption

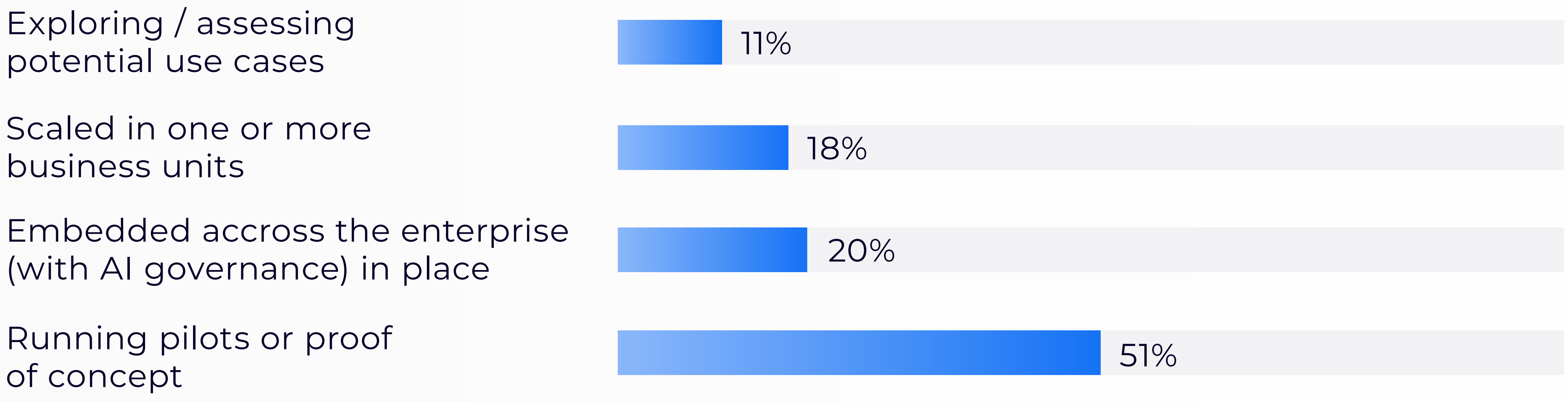

Figure 1. Current stage of AI adoption across surveyed organisations.

> *AI adoption in our industry remains remarkably opaque. Jargon, corporate reticence about strategy and progress, and the relentless pace of change sometimes make it difficult to grasp. This report has made a serious contribution to my thinking in the area, and the methodology used has produced some remarkably candid results. If you're in Asset, Auto or Equipment Finance, this is well worth your time to read.*
>
> *Neeraj Oak, Head of Digital Automotive Finance, SBS*

SBS

SURVEY SAMPLE & MARKET CONTEXT

The respondent base is weighted towards software vendors and technology-side participants, but it still includes a meaningful lender / lessor voice and wider service ecosystem representation. That matters because AI adoption in this market is increasingly shaped by both buy-side demand and supply-side enablement.

Reader note: The supply-side weighting of the sample may introduce an optimism bias. Vendors and systems integrators are more likely to see AI adoption momentum through pipeline activity, client demand and delivery conversations, while lender respondents, who account for a smaller proportion of the sample, may face more acute internal constraints around data readiness, governance and board-level buy-in.

There is a lot of excitement around the use of AI, and rightly so, but focus on the valuable problems to solve, rather than the tools, will always lead to better outcomes.

Steve Taplin, Managing Director, Lendscape

LENDSCAPE

This aligns closely with the wider [Finance Connect Outlook report,] which found technology spending returning to the top of the agenda and more than 70% of lenders expecting tech investment to rise over the next six months. That report also points to lenders seeking productivity gains without equivalent headcount growth, which mirrors the workforce expectations seen in this survey.

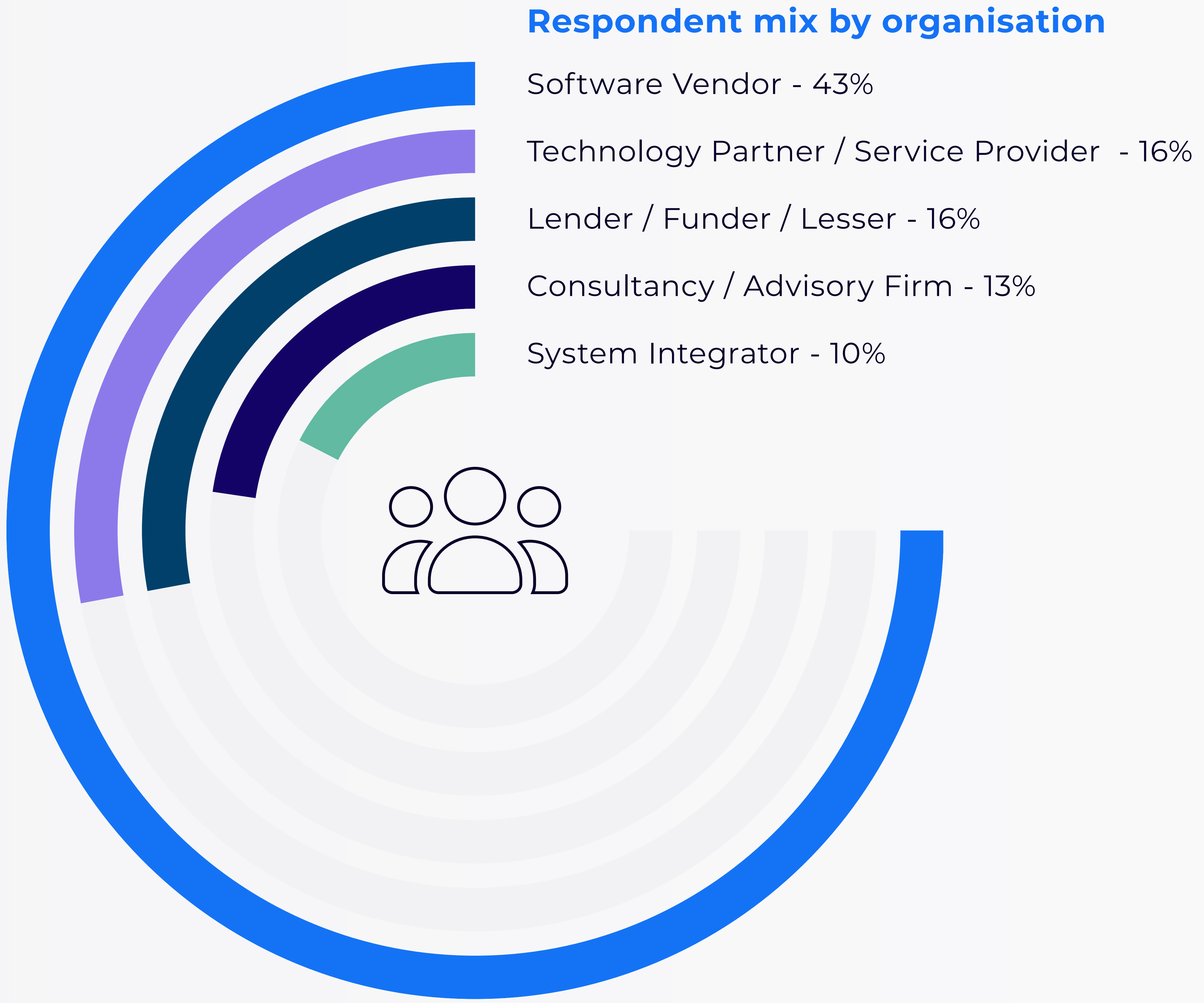

Figure 2. Respondent mix by organisation type.

While the financial services sector shows significant appetite for AI, we remain in the foundational stages. Data quality is the critical hurdle that must be cleared to unlock high-value, long-term outcomes. This report accurately captures the pulse of UK lenders as they move from pilot schemes to identifying high-impact use cases. However, transitioning from experiment to scale will demand robust governance and rigorous business oversight.

The findings confirm that AI's immediate value lies in automating repetitive tasks—reducing operational friction and accelerating decision-making—yet human expertise remains indispensable. This report provides a vital quantitative benchmark, aligning short-term tactical wins with the long-term strategic roadmap required for a successful AI transition.

Guillaume Moulinet, Global Platform Director & Digital Product Manager, Volvo Financial Services

WHERE THE ASSET, AUTO & EQUIPMENT FINANCE MARKET SEES VALUE FIRST

The survey points to a pragmatic pattern of adoption. Respondents are not beginning with speculative moonshots. They are focusing on workflow-heavy, repetitive and data-intensive processes where the operational case is easier to understand and the business pain is already visible.

Where AI seems to have the strongest business impact

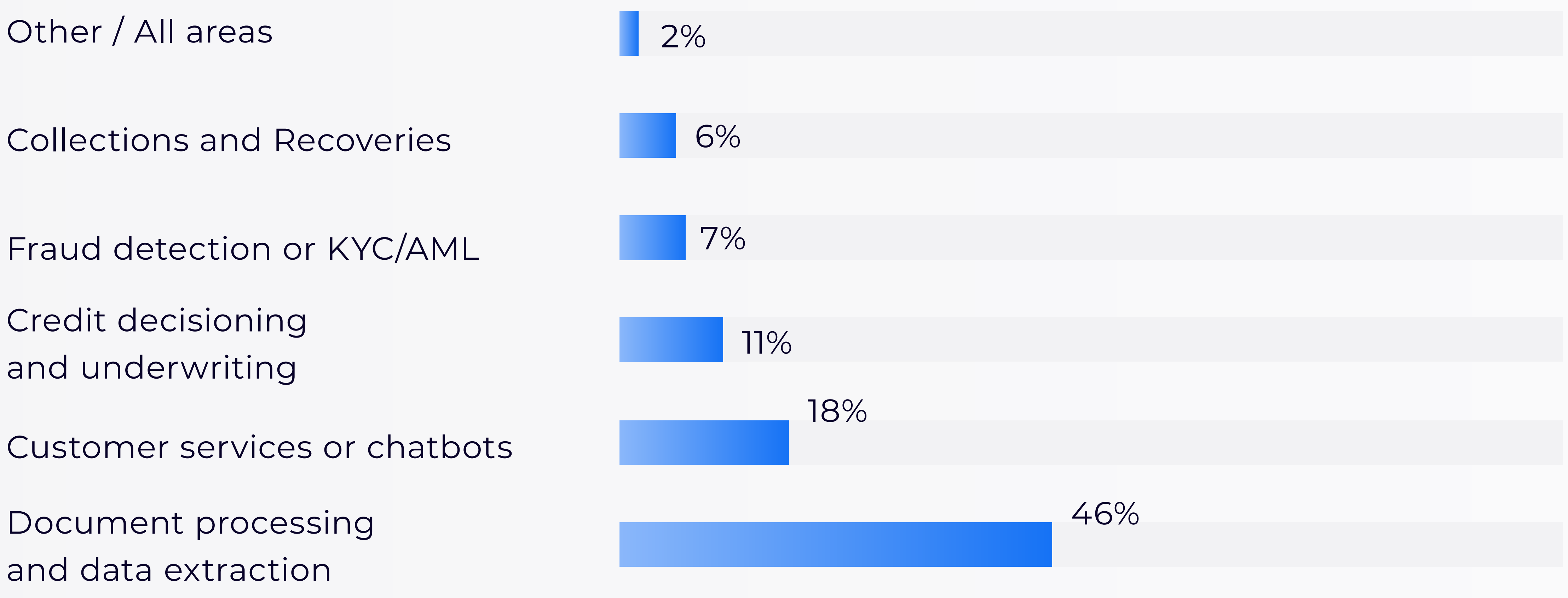

Figure 3. Highest-potential areas for AI improvement.

Credit decisioning ranks relatively low in current AI deployment, but that should not be mistaken for limited long-term value. In Asset Finance, it may prove to be one of the most important areas for future AI impact. However, it also carries the greatest friction, with explainability, governance and accountability requirements slowing adoption more than in lower-risk operational use cases.

Document processing and data extraction leads by a large margin. In Asset, Auto and Equipment Finance, this is not surprising. High document volumes, fragmented source systems, manual validation steps and frequent rekeying still sit across originations, onboarding, funding, servicing and collections. AI is therefore being seen less as a futuristic differentiator and more as a way to remove friction from core operational throughput.

> *The question is no longer: 'Do we use AI?'. It is: "Have we designed our leadership and systems so decisions can scale without us in the world of Agentic AI?"*
>
> *Murad Baig, FIS Global.*

AI Technologies currently being explored or used

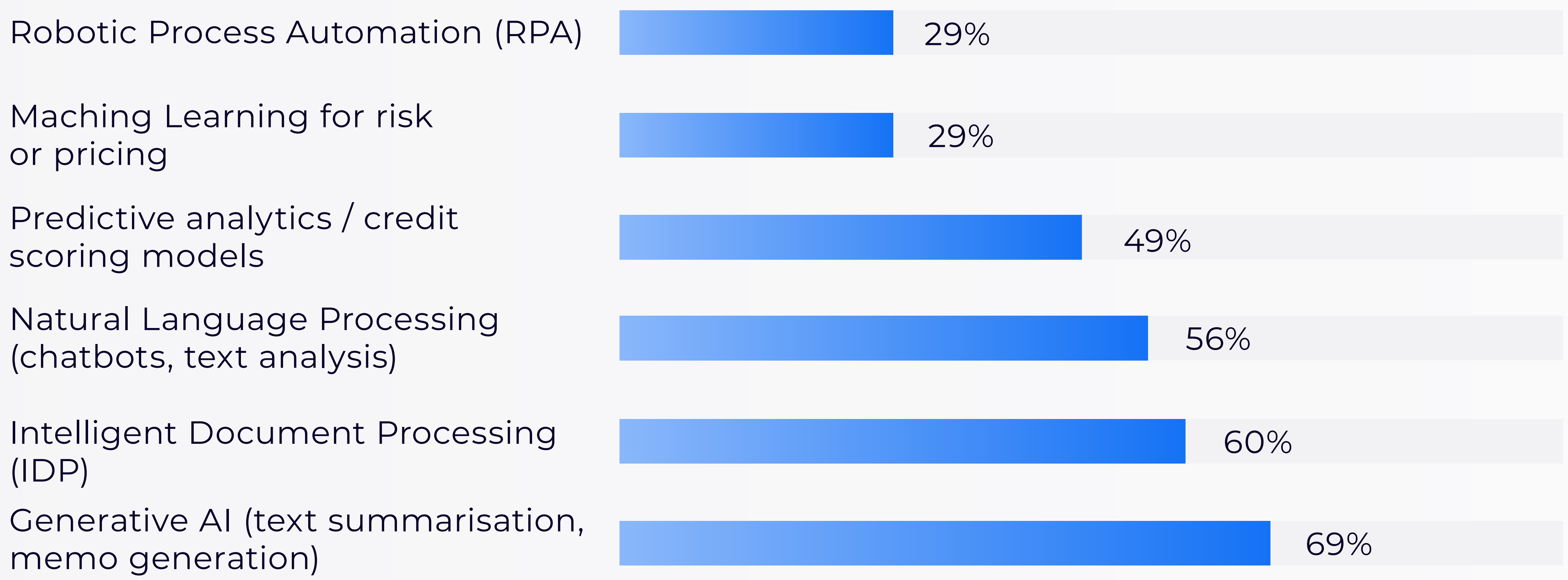

Figure 4. Technologies currently being explored or used.

The technology stack reinforces that view. Generative AI, IDP, NLP and predictive analytics dominate. In other words, the market is converging around copilots for knowledge work, automation for unstructured data, and enhanced decision support rather than fully autonomous decisions.

While 69% report exploring or using generative AI, the distance from experimentation to operational scale should not be underestimated.

> *Oracle is positioning itself as the "custodian of truth," leveraging decades of data management to provide a foundation for dependable, then intelligent, systems.*
>
> *Stuart Taylor, Senior Director - Financial Services, Oracle*
>
> ORACLE

AI ROI - THE NEW BATTLEGROUND

The strongest message in the data is that adoption and proof are moving at different speeds. Interest is widespread, pilots are common, but measurable value is still consolidating.

Only 15% say they have seen significant, proven ROI. A further 36% report early gains at limited scale, while another 36% say it is still too early to tell. This suggests the market has crossed the experimentation threshold but has not yet crossed the evidence threshold.

Measured from AI so far

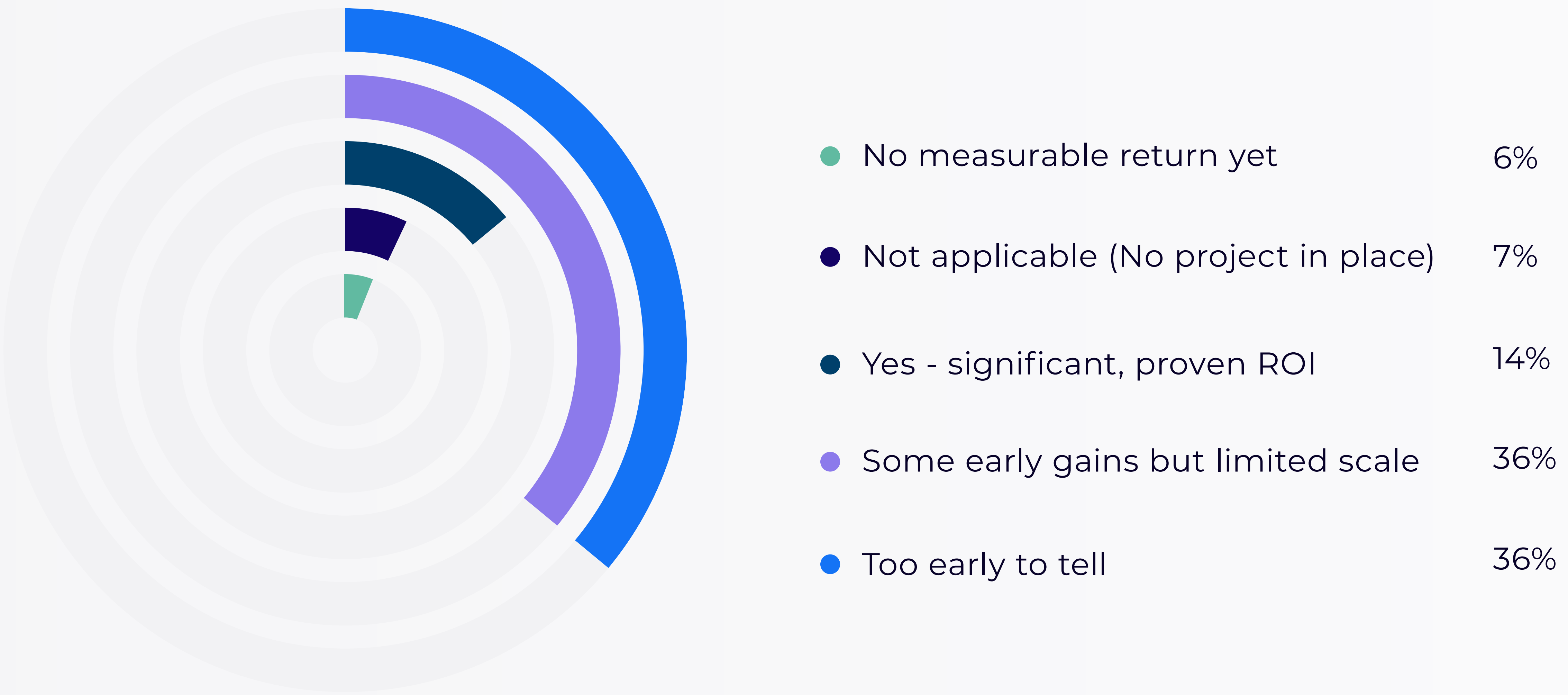

Figure 5. Reported ROI or productivity gains from AI initiatives.

> *At Arkle, we pride ourselves on the great experience that we provide brokers and customers though a friendly but professional service. We see AI augmenting these interactions - providing our users with information to get to an answer more quickly. AI will take out some of the manual effort, allowing the Arkle team to focus on the customer and providing more challenging & exciting career opportunities for the team.*
>
> *Nathan Smith, Chief Operating Officer, Arkle*

IMPLEMENTATION BARRIER OBSERVATIONS

Biggest ROI barrier

41.8% Lack of clear business case or metrics

36.4% Limited internal expertise or resources

34.5% Data quality and system integration

Regulatory and compliance friction: Technical feasibility does not always translate into operational value. Legal constraints, platform requirements and mandatory human oversight can all slow adoption. In lending environments, Consumer Duty, fair lending requirements and model explainability may suppress ROI realisation even where automation is possible.

This is where many AI programmes in specialist lending environments slow down. Teams can often prove technical feasibility quickly, but struggle to isolate hard value when workflows cut across departments, legacy systems and third-party platforms.

The Finance Connect report notes that technology investment is rising because firms want productivity gains without adding headcount. Our survey sharpens that observation by showing why the board-level business case is still hard to land: operational pain is understood, but attribution, data readiness and benefit tracking remain immature.

WORKFORCE IMPACT:
MORE REDESIGN THAN REPLACEMENT

One of the most important findings for leaders is that workforce strategy is not being framed purely as reduction. Most respondents expect AI to change work, not simply remove people.

Expected workfoce impact over the next two years

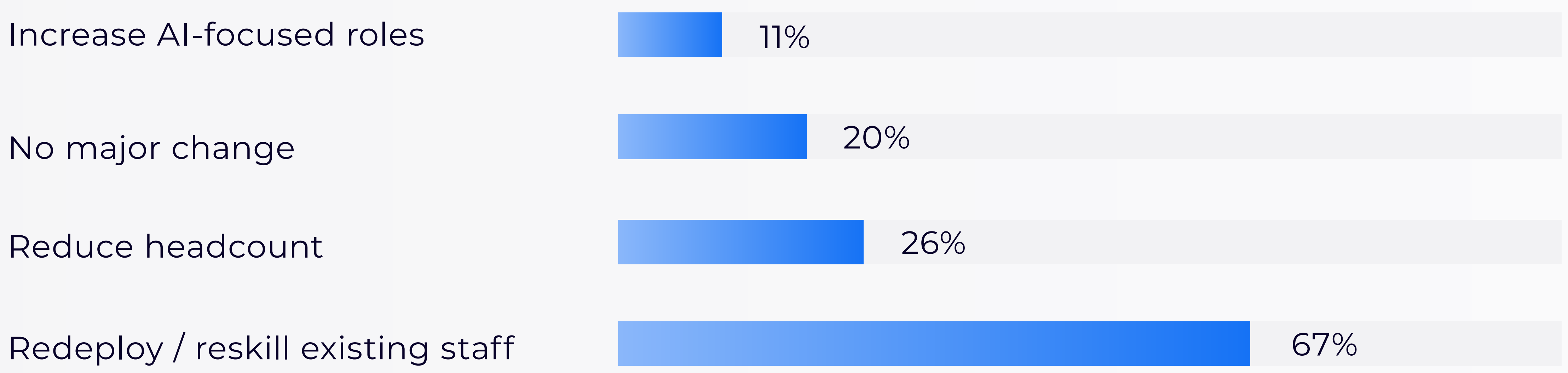

Figure 6. Expected workforce impact over the next two years.

This broader "redesign rather than replacement" pattern is consistent with Anthropic's latest labour market analysis which found no systematic increase in unemployment for highly AI-exposed workers since late 2022. However, it did identify early signs of hiring recalibration. The implication is that AI's near-term workforce effect may be felt less through large-scale displacement and more through changes to role design, entry-level hiring and the structure of early-career work.

AI training remains limited across much of the workforce

The findings suggest that AI training is still at a relatively early stage in many organisations. While 40% of respondents said that only 1% to 25% of their workforce has received AI training, a further 13% reported no AI training at all. At the other end of the scale, just 16% said that between 76% and 100% of employees had been trained. This points to a clear gap between ambition and readiness, with many businesses still concentrating AI capability in small pockets rather than building broad-based confidence and adoption across the wider workforce.

Share of workforce trained on AI

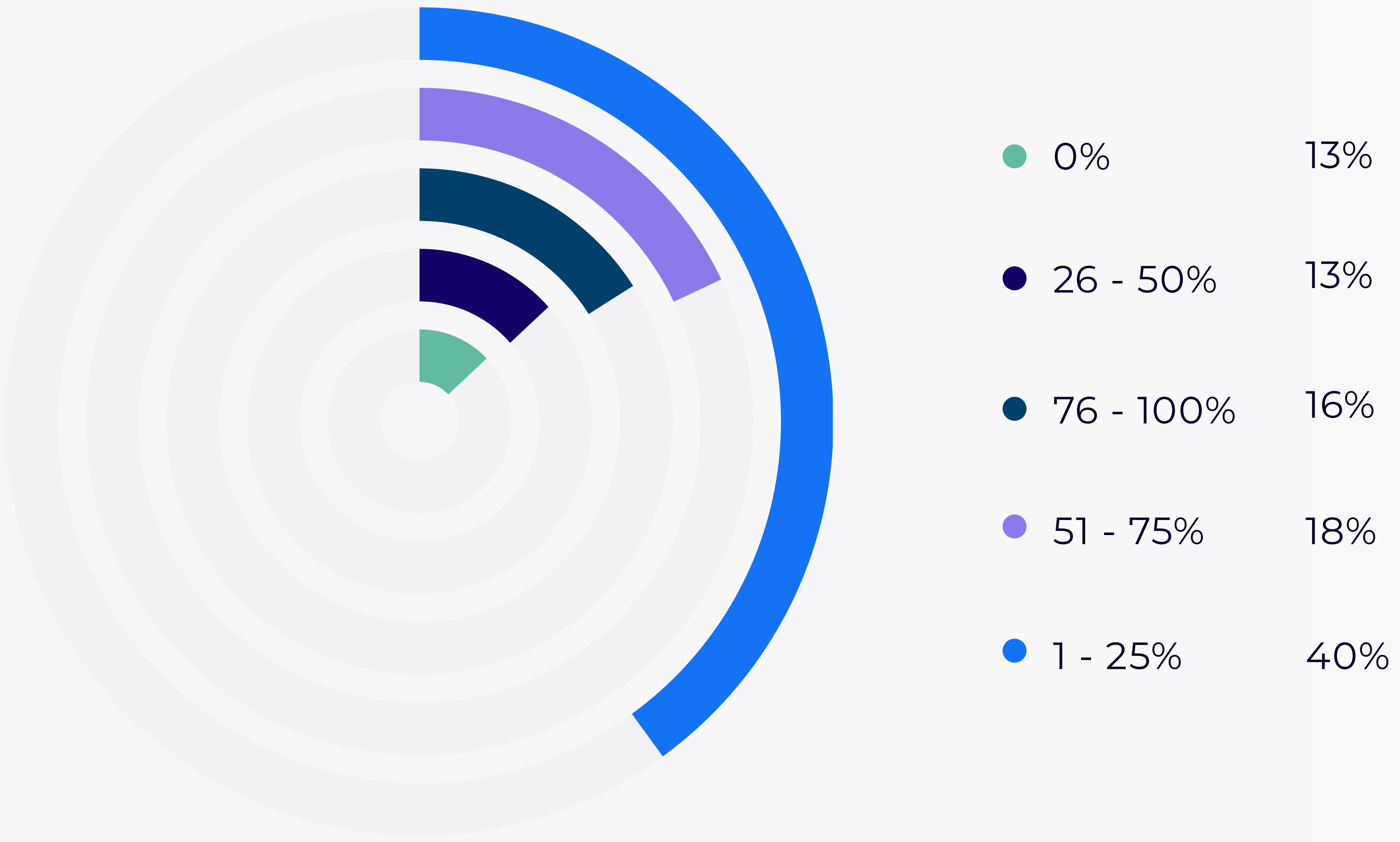

Figure 7. Current level of AI training across the workforce.

> *In the Asset Finance industry, AI won't transform outcomes unless businesses redesign how work actually gets done across historically document-heavy, decision-led processes. The real advantage will come from combining deep industry expertise with cross-sector experience from partners who have already solved similar workflow, data and automation challenges at scale. Those who do will move faster from pilots to real ROI, while others risk adding more technology without changing the work.*

Philip Benke, Growth & Innovation Director, Asset & Automotive Finance, CGI

CGI

THE READINESS GAP IN AI

The tension is clear. 67% anticipate redeployment or reskilling, but only 40% say more than a quarter of their workforce has received any AI-related training. In practice, many firms are planning for workforce evolution faster than they are building workforce readiness.

Support mechanisms already in place for the staff

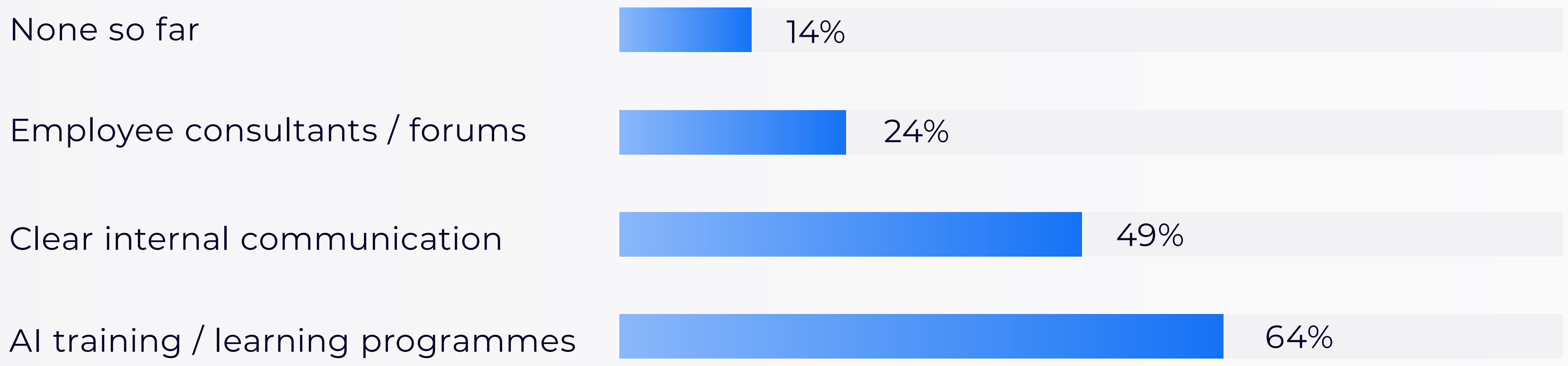

Figure 8. Change support mechanisms already in place.

Resistance, where it exists, is led by limited understanding of the technology and fear of redundancy. That creates a critical leadership challenge for the sector: if organisations want employees to see AI as augmentation rather than threat, training, communication and role redesign need to move from optional support activity to core programme design.

> *Most lenders do not necessarily need in-house AI specialists, but they do need people who understand how to deploy AI effectively. That capability is still in short supply, so firms will need to address it through training, hiring, or both.*
>
> *Richard Huston, MD & Co-Founder, VAMOS*

VAMOS GO FURTHER, FASTER

GOVERNANCE IS AHEAD OF REGULATION, BUT RISK APPETITE IS STILL CAUTIOUS

For a regulated market such as Asset Finance, trust remains central. Respondents are not dismissing risk. They are prioritising it. That said, this should not be interpreted as evidence of uniformly mature governance across the market. For regulated lenders in particular, the threshold for meaningful AI governance is considerably higher than internal awareness or policy intent alone. Under Consumer Duty, and against the backdrop of emerging frameworks such as the EU AI Act, robust governance increasingly implies clear accountability, explainability, monitoring, auditability and human oversight

Greatest perceived risks in AI adoption

Fear of job displacement / social rejection	4%
Financial losses due to poor decisioning	7%
Reputational risk	13%
Regulatory compliance (FCA / Consumer Duty)	16%
Bias and discrimination in models	22%
Data protection / GDPR	38%

Figure 9. Greatest perceived risks in AI adoption.

DOES UK REGULATION PROVIDE ENOUGH CLARITY?

Figure 10. Perceived clarity of current UK regulation.

Data protection and GDPR stand out as the dominant concern, followed by bias, discrimination and regulatory compliance. Yet confidence in explainable decisioning is not absent: around 60% of respondents are either somewhat or very confident in AI-supported credit or funding decisions, provided suitable controls exist. This is an important distinction. The market is not signalling blind trust in autonomous decision-making, but a preference for governed, human-supervised deployment. It also suggests that governance may be advancing faster than regulatory clarity, particularly where firms are trying to balance innovation with Consumer Duty, fair lending expectations and explainability requirements.

This is exactly where many lenders, software vendors and transformation leaders are now focusing their design choices. Together with the Finance Connect report, both datasets suggest that responsible adoption in this market will depend less on policy statements alone and more on the quality of controls, oversight and measurable workflow outcomes.

The data confirms what we see daily with our clients - the ambitions is there, the pilots are running, but the gap between proof of concept and operational reality is where projects stall. Closing that gap requires more than technology. It requires specialists who combine geniune asset finance domain expertise with hands-on platform knowledge - people who understand the lending business, as well as the system.

Aysha Eliis-Aziz, Managing Director UK, Teamwill

Teamwill

TALENT IMPLICATIONS FOR THE MARKET

Interestingly, immediate hiring demand for dedicated AI specialists is not yet universal. Most respondents have no short-term plans to hire, although roughly one in four expect to recruit within the next three months.

Timing for hiring AI / automation specialists

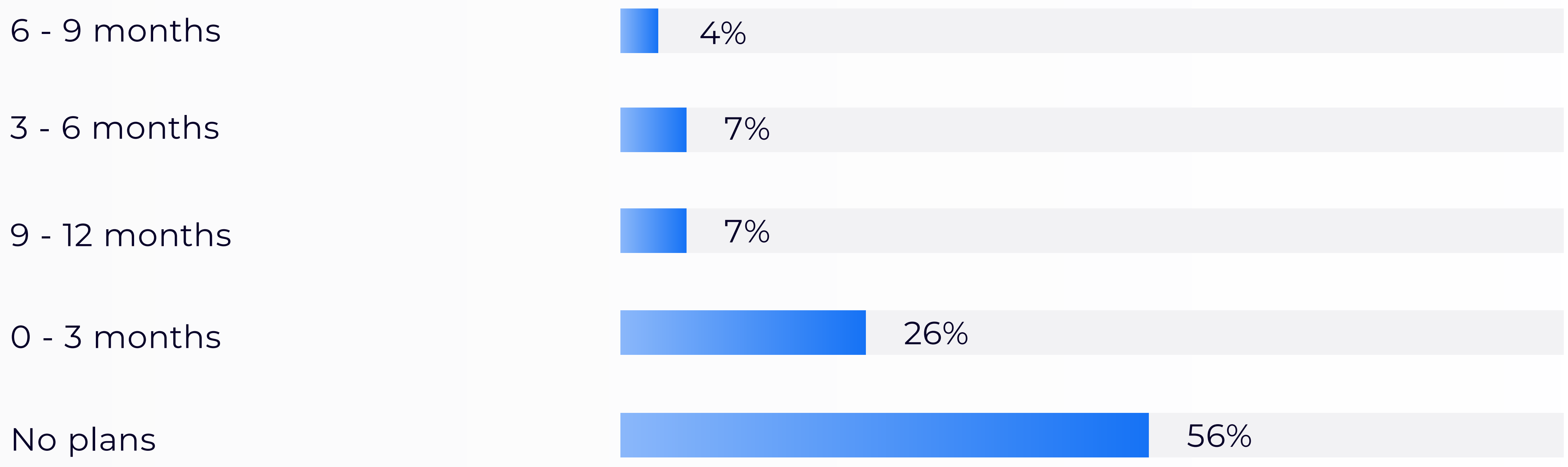

Figure 11. Timing for hiring AI / workflow automation specialists.

This does not mean talent demand is weak. It means many organisations are still trying to decide whether capability should be built through new hires, vendor partnerships, platform functionality, consulting support or internal upskilling. In our view, that is a classic market transition pattern.

While specialist lenders may not yet be building dedicated AI teams at scale, the broader banking sector is moving quickly. Across 50 of the world's largest banks, the AI talent pool has grown to nearly 90,000 workers, up 24.8% year over year, the fastest increase recorded. The risk for specialist firms is clear: the most valuable AI-literate talent, particularly those who combine domain knowledge with technical, data or change capability, may increasingly be absorbed by larger institutions first.

From Resilient's perspective, the talent requirement is likely to bifurcate. On one side, firms will need specialist delivery capability: AI product owners, automation leads, data engineers, model governance experts and transformation managers who can turn use cases into operating reality. On the other, they will need domain professionals in credit, operations, change and servicing who can work effectively alongside new tools.

This is particularly relevant in a niche market where platform knowledge, lending operations knowledge and regulatory context already make hiring difficult. AI will not reduce the need for specialist talent. It will raise the premium on people who can bridge domain, technology and change.

> *The real hiring shift in Asset Finance will not come from replacing domain expertise with AI capability. It will come from combining the two, bringing together sector knowledge, technological fluency and the judgement to turn innovation into practical change.*
>
> *Colin Tovey, MD, Resilient Management Solutions*
>
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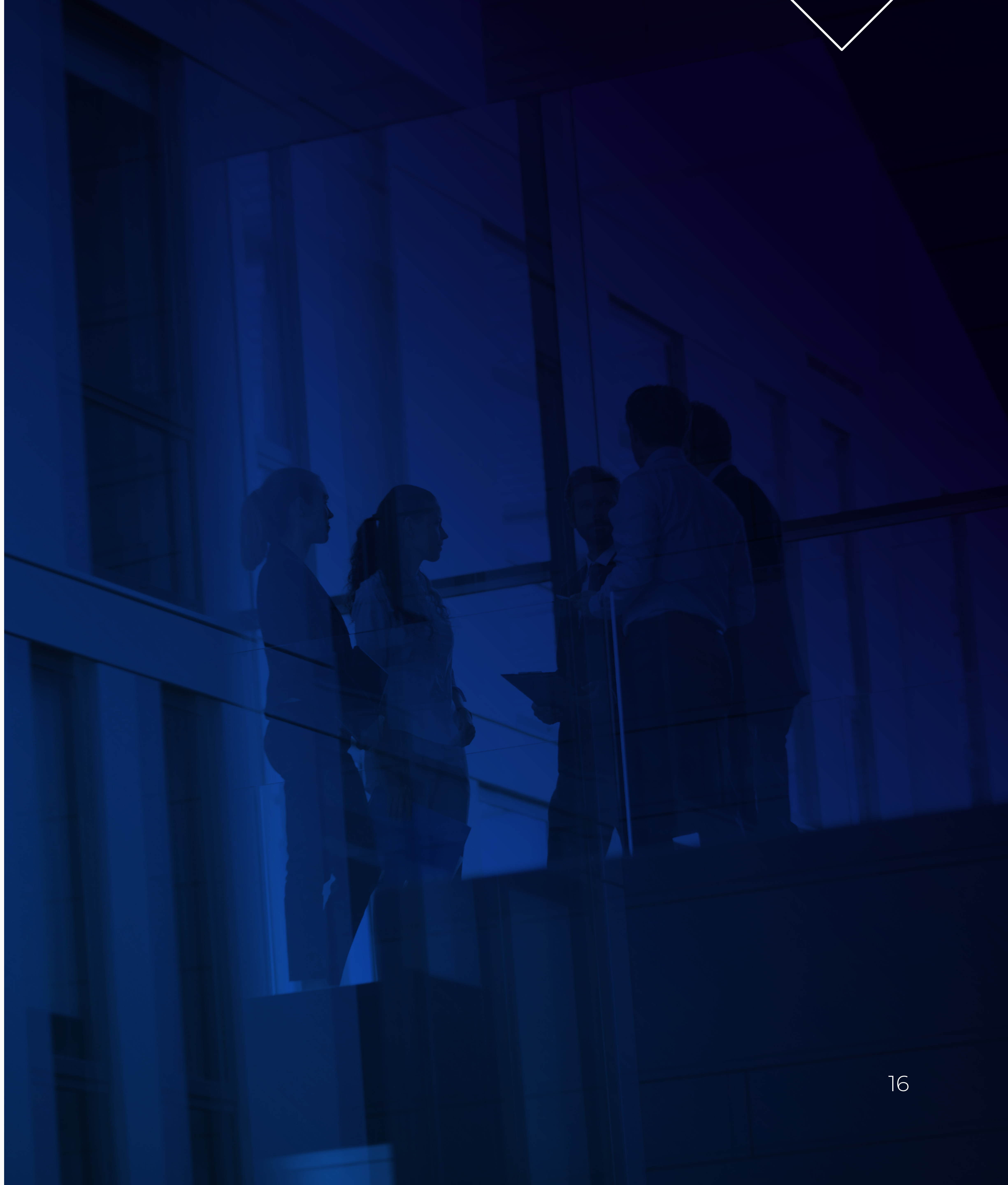
> Management Solutions



SURVEY CONCLUSION

The overall picture is one of practical optimism. The sector is moving, but selectively. Leaders see clear operational value, especially in document-heavy processes and decision support. They also recognise that the hard work sits beyond the pilot: proving ROI, integrating data, governing risk, and preparing people for new ways of working.

For Finance Connect readers, the message is straightforward. AI in Asset Finance is no longer a question of whether. It is now a question of where value will be realised first, how quickly organisations can turn pilots into evidence, and whether leadership teams can bring workforce, governance and delivery capability forward at the same pace as technology ambition.

The one topic not mentioned, given where the industry is right now, is agentic AI. It is likely to shape the next phase of adoption across Asset, Auto and Equipment Finance, moving the conversation beyond isolated tools and into end-to-end workflow orchestration. For firms that get the foundations right, it offers the potential to redesign how work is handled across operations, credit, servicing and support. But its success will depend less on the technology itself and more on governance, data quality, human oversight and the capability of teams to deploy it responsibly.

The opportunity with AI is clear, but real progress will come from practical delivery, trusted data and responsible adoption. Organisations that align technology ambition with governance, workforce readiness and operational value will be best placed to move forward.

Robert Taylor, Managing Director, LTi Technology Solutions UK

RESILIENT
Management Solutions

Resilient Management Solutions works with lenders, lessors, software vendors and transformation partners across Asset, Auto, Equipment Finance and leasing. Where firms are assessing AI-enabled operating models, delivery capability or talent gaps, our role is to help them understand the market, access domain-specialist talent and make change programmes more executable.

As a specialist Talent Acquisition consultancy, we support clients by delivering high-impact recruitment solutions for Contract, Interim, and Permanent appointments. Our focus spans every level - from operational hires to strategic leadership - within businesses adopting advanced finance software, technology solutions, and transformation agendas.

We've developed a unique, data-led approach to hiring that combines market insights, cutting-edge sourcing techniques, and sector-specific expertise to identify top talent with exceptional precision. Whether supporting platform implementation, scaling delivery teams, or securing niche technical skill sets, we work closely with clients across the asset, auto, and equipment finance landscapes to deliver outcomes that drive competitive advantage.

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APPENDIX: SELECTED HEADLINE STATISTICS

These findings are drawn from our survey of senior stakeholders across the sector. They paint a clear picture of an industry in transition: AI adoption is already well underway, with nearly nine in ten respondents actively piloting, scaling or embedding AI in some form. Yet the gap between activity and confidence is stark. Only one in seven report significant proven ROI, just over a third identify data protection and GDPR as their primary risk, and fewer than six in a hundred consider UK regulation clear and supportive. Governance is catching up, but it has ground to cover.

89.1% Respondents already piloting, scaling or embedding AI

45.5% Respondents citing document processing as top AI opportunity

14.5% Respondents reporting significant proven ROI

67.3% Respondents expecting redeployment / reskilling impact

38.2% Respondents saying data protection / GDPR is the biggest risk

5.5% Respondents saying UK regulation is clear and supportive

60.0% Respondents with formal AI governance board or policy