

## **DEVELOPMENT STRATEGIES FOR OPERATING LEASE IN THE DIGITAL ERA**

**Reny Okprianti<sup>1\*</sup>, Nur Husni Emilson<sup>2</sup>, Salsabila Noviantri<sup>3</sup>, Dwi Angga Saputra<sup>4</sup>,  
M. Agun Pangestu<sup>5</sup>, Elsa Apriliana Putri<sup>6</sup>, Veri Anggara<sup>7</sup>**

<sup>1,2,3,4,5,6,7</sup>Faculty of Law, Muhammadiyah University of Palembang, Palembang,  
Indonesia

renyokprianti@gmail.com<sup>1\*</sup>, nurhusni@gmail.com<sup>2</sup>, salsabila@gmail.com<sup>3</sup>,  
anggameosjin@gmail.com<sup>4</sup>, agunpangestu@gmail.com<sup>5</sup>, elsaapriliana@gmail.com<sup>6</sup>,  
verianggara@gmail.com<sup>7</sup>

### **Abstract**

Amidst the rapid development of the digital era, the strategy of developing a Lease (leasing) is key for companies to maintain competitiveness. Leases offer a solution to access assets without having to make direct purchases, reducing the financial burden that often hinders business growth. Technological changes, such as the use of artificial intelligence and the Internet of Things (IoT), have encouraged companies to shift from asset ownership to a service access model, which is more flexible and responsive to market needs. In addition, data security and compliance with tax and accounting regulations are very important in developing this strategy. Companies are required to integrate advanced technology and understand regulatory changes to protect sensitive information and meet fiscal obligations. By designing an adaptive and responsive strategy, companies can maximize the benefits of Leases, improve operational efficiency, and take advantage of opportunities in the digital era, so that they remain relevant in increasingly tight business competition.

**Keywords:** Lease, Digital Era, Development

## **INTRODUCTION**

In the face of the rapidly evolving digital era, the business and industry sectors are undergoing significant transformations. These changes not only encompass technology but also include the way businesses are run and the development strategies implemented. One business model that is increasingly popular and growing in this digital era is operating leasing, which has become a strategic alternative for companies to gain access to equipment or assets without having to purchase them outright. The rapid growth of information and communication technology, especially the internet, has transformed the way businesses operate worldwide, where companies are now facing pressure to update and integrate the latest equipment and technology to maintain competitiveness. However, direct ownership of these assets often becomes a heavy financial burden.

Operating leasing emerges as a smart solution, allowing companies to access technological innovation without having to bear the full cost of purchase. Amidst these developments, it is essential for companies to understand that data security and privacy are also major concerns in the digital era. In the operating leasing process, companies must be able to ensure that the data generated and managed by the leased assets remains secure and protected. Therefore, the development of operating leasing strategies needs to involve maximum efforts in implementing advanced security systems to protect sensitive information and build customer trust.

In the context of globalization, the development of operating leasing strategies can also be a tool for international business expansion. With this model, companies can be more flexible in adapting their operations to the characteristics of local markets, without having to face bureaucratic obstacles and large investment burdens. In order to meet the challenges and take advantage of opportunities in the digital era, the development of operating leasing strategies is a critical step for companies. By designing strategies that align with market dynamics, technology, and regulations, companies can gain a significant competitive advantage and remain relevant in an increasingly competitive business environment. Therefore, a deep understanding of the concept of operating leasing, technology integration, market needs, and the regulatory environment are key elements in developing this strategy to achieve success in a dynamic digital era.

## **RESEARCH METHODS**

This research was conducted using a normative legal research method (literature study). The literature study method is a way of collecting data sourced from literature materials. This study will analyze the research object using secondary data, which is data obtained from the results of research and studies of literature materials.

## **RESULT AND DISCUSSION**

### **Basic Concepts of Leasing and Business in the Digital Era**

Operating leasing enables companies to gain temporary access to assets without outright purchasing them. In this agreement, the asset owner (lessor) rents the asset to another party (lessee) for periodic payments. The primary characteristic of operating leasing is regular rental payments, allowing companies to utilize assets without a significant upfront capital outlay. Operating leases encompass a variety of assets, including technology equipment, vehicles, and property (Fransiska, 2021). From a rights and responsibilities standpoint, there are two main types: operational leases,

granting usage rights without ownership, and financial leases, offering a purchase option at the lease's end. Additionally, operating leases can be classified with or without a purchase option. Operating leasing is an attractive option for companies seeking asset access without substantial financial burdens. By understanding these types, companies can select models aligned with their operational needs, financial strategies, and long-term objectives.

The evolution of digital technologies, such as artificial intelligence, IoT, and big data analytics, has transformed business operations, offering opportunities for increased efficiency and faster market response (Solechan et al., 2023). The digital business transformation is driving companies to shift their business models, focusing on service access rather than asset ownership. The new "as a Service" (aaS) paradigm emphasizes selling solutions and experiences, not just products or services. Operating leasing models have become strategic, enabling access to the latest technology without outright ownership. The digital era has also fostered cross-sector collaboration and transformed traditional companies into interconnected entities within broader business ecosystems. Technology's influence is evident in customer interactions, which are increasingly online, demanding technology to understand consumer behavior, deliver personalized experiences, and create sustained value. Data-driven, market-responsive, and personalized service models are key to competing in the digital age.

In the ever-evolving digital era, changes in tax and accounting regulations are imperative. Governments and regulatory bodies must adapt to technology-driven business dynamics. Regarding operating leases, regulatory changes involve rental payments and asset classification in financial statements. These adjustments are crucial for creating a balanced and fair business environment, fostering innovation and investment amidst technological change. In some cases, regulatory changes reflect government efforts to understand and address technology-related risks. For instance, in high-tech operating leases, regulations can be adjusted to accommodate shorter equipment lifespans. A deep understanding of digital-era regulatory changes is essential for companies adopting operating leasing models.

The integration of technology into operating lease operations is a key element in enhancing efficiency and providing added value to lessees. By adopting cutting-edge technology, leasing companies can optimize real-time asset monitoring and maintenance. Internet of Things (IoT)-connected monitoring systems enable companies to gather asset performance data, predict required maintenance, and provide proactive solutions to lessees. This not only enhances the lessee experience but also allows companies to maintain assets in optimal condition, reduce downtime, and extend overall asset lifespan (Aprilianti, 2011). Additionally, technology integration includes selecting and implementing sophisticated operating lease management software. These systems streamline contract management, payment monitoring, and asset performance tracking. Consequently, companies can improve operational efficiency, reduce payment defaults, and minimize administrative errors.

Developing operating leasing strategies in the digital age must also consider business flexibility in the face of technological change. The rapid pace of technological development presents unique challenges for leasing companies. Therefore, business models and leasing contracts should be designed to allow lessees to access the latest technology and easily upgrade assets. Business flexibility is also reflected in a company's ability to tailor leasing offerings to evolving customer needs. Changes in customer needs related to technological advancements are often unexpected. Companies

must have policies and procedures that allow for contract adjustments, including adding or removing leased assets, technology updates, or rent adjustments. This flexibility provides a competitive advantage for leasing providers in responding to rapidly changing market dynamics and ensuring ongoing customer satisfaction. Thus, technology integration and business flexibility are strategic pillars in developing operating leases in the digital era.

### **The Influence of Digital Technology Developments on Leasing Development Strategies**

The integration of technology into operating lease operations is a key factor in improving efficiency and providing added value to lessees. By adopting the latest technology, operating lease providers can optimize real-time asset monitoring and maintenance. Internet of Things (IoT)-connected monitoring systems enable companies to collect asset performance data, predict necessary maintenance, and offer proactive solutions to lessees. This not only enhances the lessee experience but also allows companies to maintain assets in optimal condition, reduce downtime, and extend the overall lifespan of assets (Aprilianti, 2011). Additionally, technology integration includes selecting and implementing advanced operating lease management software. These systems can streamline contract management, payment monitoring, and asset performance tracking. As a result, companies can improve operational efficiency, reduce the risk of payment defaults, and minimize administrative errors.

The development of operating leasing strategies in the digital age must also account for business flexibility in the face of technological change. The rapid pace of technological development presents unique challenges for operating lease providers. Therefore, business models and leasing contracts should be designed to enable lessees to access the latest technology and easily upgrade assets. Business flexibility is also reflected in a company's ability to tailor leasing offerings to evolving customer needs. Changes in customer needs related to technological advancements are often unexpected. Companies must have policies and procedures that allow for contract adjustments, including adding or removing leased assets, technology updates, or rent adjustments. This flexibility provides a competitive advantage for leasing providers in responding to rapidly changing market dynamics and ensuring ongoing customer satisfaction. Thus, technology integration and business flexibility are strategic pillars in developing operating leases in the digital era.

### **Regulatory Challenges in Developing Leasing Strategies in the Digital Era**

Changes in tax regulations in the digital age have emerged as a significant challenge for companies developing operating leasing strategies. The increasing complexity of technology and business models has prompted governments to adjust their tax policies to create a fair and dynamic business environment. These changes can involve adjustments to tax rates, the tax treatment of lease payments, and regulations related to tax deductions on leased asset investments. Aligning tax regulations with digital business innovations is essential for companies to optimize fiscal benefits and ensure operational sustainability. Consequently, businesses must stay abreast of these changes and develop adaptive tax strategies to mitigate their impact. Developing operating leasing models requires a deep understanding of tax matters and fiscal compliance to ensure a company's competitiveness and minimize potential tax risks (Haris & Rachman, 2021).

Another challenge in developing operating leasing strategies in the digital era is related to accounting regulations for leased assets. Accounting standards related to operating leases have undergone significant changes, particularly with the implementation of International Financial Reporting Standard (IFRS) 16 and Generally Accepted Accounting Principles (GAAP) ASC 842. These changes have affected how companies report lease obligations and can impact a company's financial health and the financial ratios used by stakeholders. The stricter accounting regulations require companies to increase transparency and accuracy in financial reporting related to leased assets. The implementation of these standards may involve more rigorous monitoring of operating lease contracts, calculations of lease liabilities, and more detailed disclosures in financial statements. Companies need to develop sophisticated accounting systems and ensure that their finance teams have a deep understanding of the applicable accounting standards.

Another equally important regulatory challenge is developing effective compliance and risk management strategies in the context of operating leases in the digital era. The increasing complexity of tax and accounting regulations demands that companies have robust compliance policies and procedures. This involves monitoring regulatory changes, providing employee training on fiscal compliance, and implementing compliance technologies to help minimize compliance risks. Risk management in the context of operating leases involves a deep understanding of tax risks, the risk of changes in accounting rules, and operational risks associated with managing lease contracts (Ananda, 2016). Companies need to identify potential risks, measure their impact, and develop effective mitigation strategies. Risk awareness and proactive risk management measures are key to ensuring the sustainability and success of implementing operating leasing strategies in the digital era.

Data security integration has become a critical pillar in developing operating leasing strategies in the digital era. With the increasing volume and complexity of data handled by companies, data protection has become a primary need. In the context of operating leases, where customer data and other important information are involved, securing digital assets is even more vital. Companies need to ensure that the technology systems used in operating leases are equipped with advanced security measures, such as data encryption, strict access controls, and continuous security monitoring. Additionally, in the face of potential cyber threats, companies need to integrate data security as an integral part of their business strategy. This involves employee education, the implementation of strong security policies, and collaboration with operating lease providers to ensure that high security standards are maintained. Integrating data security into operating leasing strategies is not only a form of protection but also a significant value-add for customers who are increasingly concerned about information security (Gurning et al., 2022).

Strategic flexibility is a key element in ensuring the success and sustainability of operating lease business models in the dynamic digital era. The rapid pace of technological change and evolving market needs require companies to have strategies that can adapt quickly. In the context of operating leases, companies need to design contracts and business models that allow for easy adjustments to changing customer needs, technological advancements, and rapidly changing market dynamics.

Strategic flexibility also involves the ability to adjust the leased asset portfolio in accordance with market trends and customer needs. Companies need to consider options for upgrading or downgrading assets efficiently without facing excessive bureaucratic

obstacles. In this way, companies can maximize the value of operating leases and remain competitive in an ever-changing market. Globalizing businesses through operating lease models has become an important strategy for addressing challenges and seizing opportunities in the digital age. Operating leases provide companies with the flexibility to expand their businesses into international markets without having to make large capital investments. In a global context, companies can provide assets tailored to local needs, reduce bureaucratic barriers, and respond to the different market dynamics in each country.

## CONCLUSIONS

In the face of the ever-evolving digital era, developing an Operating Lease strategy has become crucial for companies to remain competitive and relevant. Changes in technology, market dynamics, and tax and accounting regulations demand rapid and responsive adaptation. Strategic flexibility, technology integration, and data security are key points in designing an effective strategy. The importance of understanding the concept of Operating Leases, integrating the latest technology, and considering compliance aspects continues to be a priority. By designing an adaptive strategy, companies can maximize the benefits of Operating Leases, maintain competitiveness, and seize opportunities in the digital era.

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