

## RESEARCH REPORT

2025 Private Lending  
Benchmark Report

## Automation Adoption &amp; ROI Analysis

Comprehensive analysis of 200+ private lenders reveals 73% plan AI adoption in 2025 with average ROI of 340% in first year. Detailed breakdowns by deal size, lender type, and implementation strategy.

By Mentyx Research Team

March 5, 2025

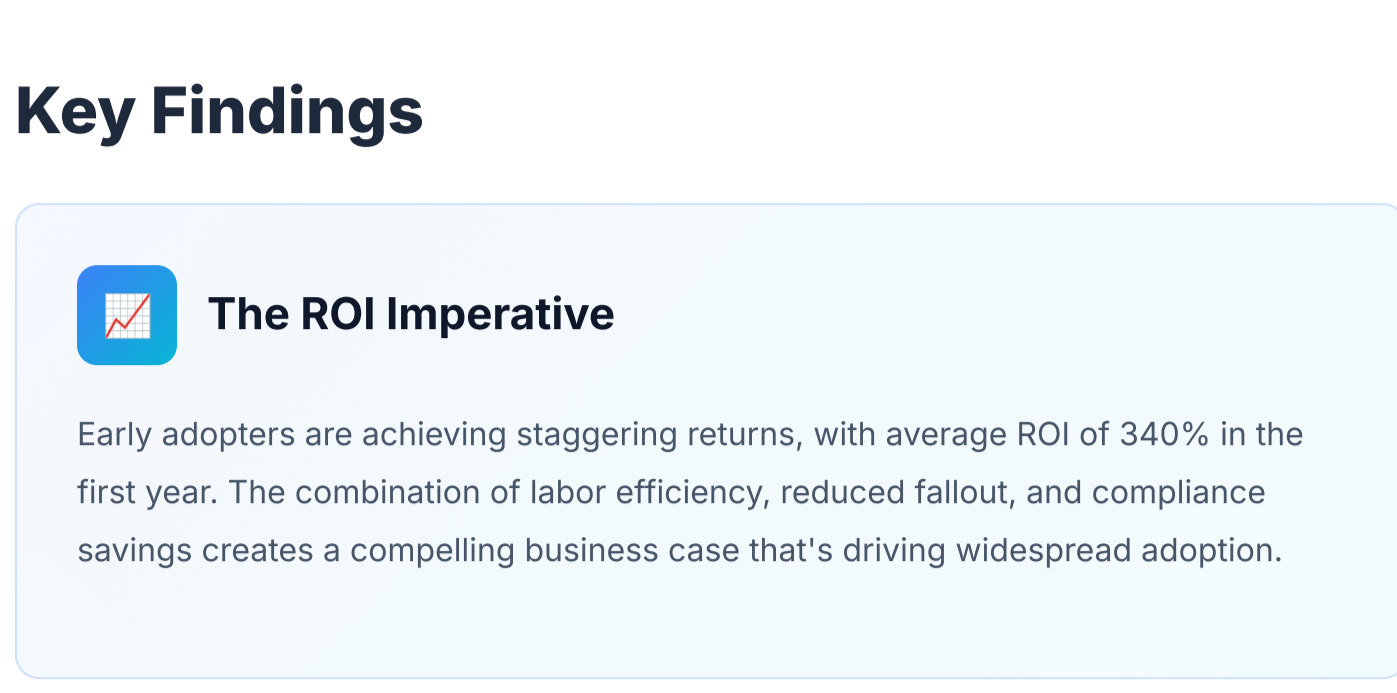
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## EXECUTIVE SUMMARY

## Private Lending Enters the AI Era

Our comprehensive survey of 200+ private lenders reveals an industry at a critical inflection point. With 73% of firms planning AI adoption in 2025, automation is no longer a competitive advantage — it's becoming table stakes.

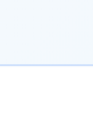


## Key Findings



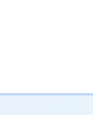
## The ROI Imperative

Early adopters are achieving staggering returns, with average ROI of 340% in the first year. The combination of labor efficiency, reduced fallout, and compliance savings creates a compelling business case that's driving widespread adoption.



## Speed as Competitive Advantage

Lenders using AI-powered automation process deals 85% faster than traditional methods. This speed advantage translates directly into higher win rates and improved borrower satisfaction.



## Strategic Implementation Matters

Successful adopters follow a phased approach, starting with document processing and expanding to underwriting support. Implementation methodology significantly impacts ROI and time-to-value.

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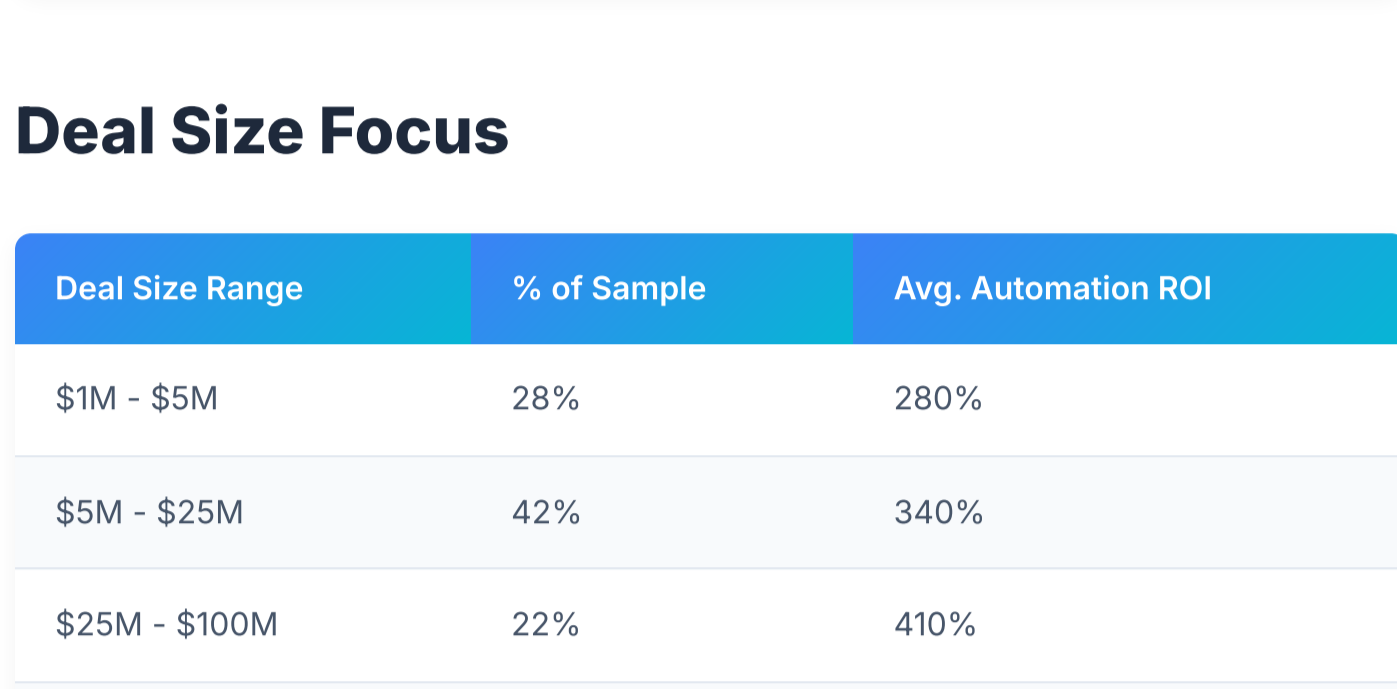
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## RESEARCH METHODOLOGY

## Survey of 200+ Private Lenders

This comprehensive study represents the most detailed analysis of private lending automation adoption to date, capturing insights from firms managing over \$150 billion in combined assets.

## Sample Composition



## Deal Size Focus

Deal Size Range	% of Sample	Avg. Automation ROI
\$1M - \$5M	28%	280%
\$5M - \$25M	42%	340%
\$25M - \$100M	22%	410%
\$100M+	8%	520%

## Research Approach

Data was collected through a combination of quantitative surveys and in-depth executive interviews conducted between January and February 2025. The study focused on:

- **Current Automation Adoption:** What technologies are lenders using today?
- **Implementation Plans:** What are lenders planning to implement in 2025?
- **ROI Measurement:** What financial benefits are early adopters achieving?
- **Implementation Challenges:** What obstacles do lenders face?
- **Future Outlook:** How will automation transform private lending?

## Methodology Note

All ROI calculations are based on self-reported data from participating lenders, normalized for deal size and lender type. The 340% average represents median ROI across the sample.

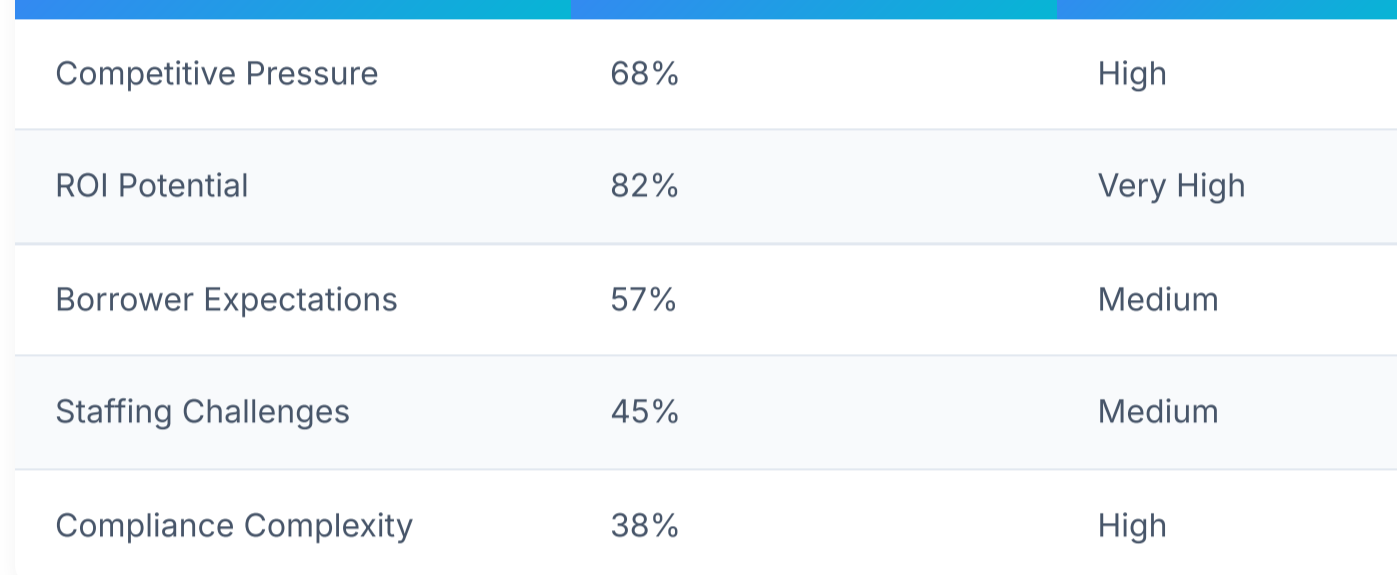
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## ADOPTION TRENDS

## The Automation Tipping Point

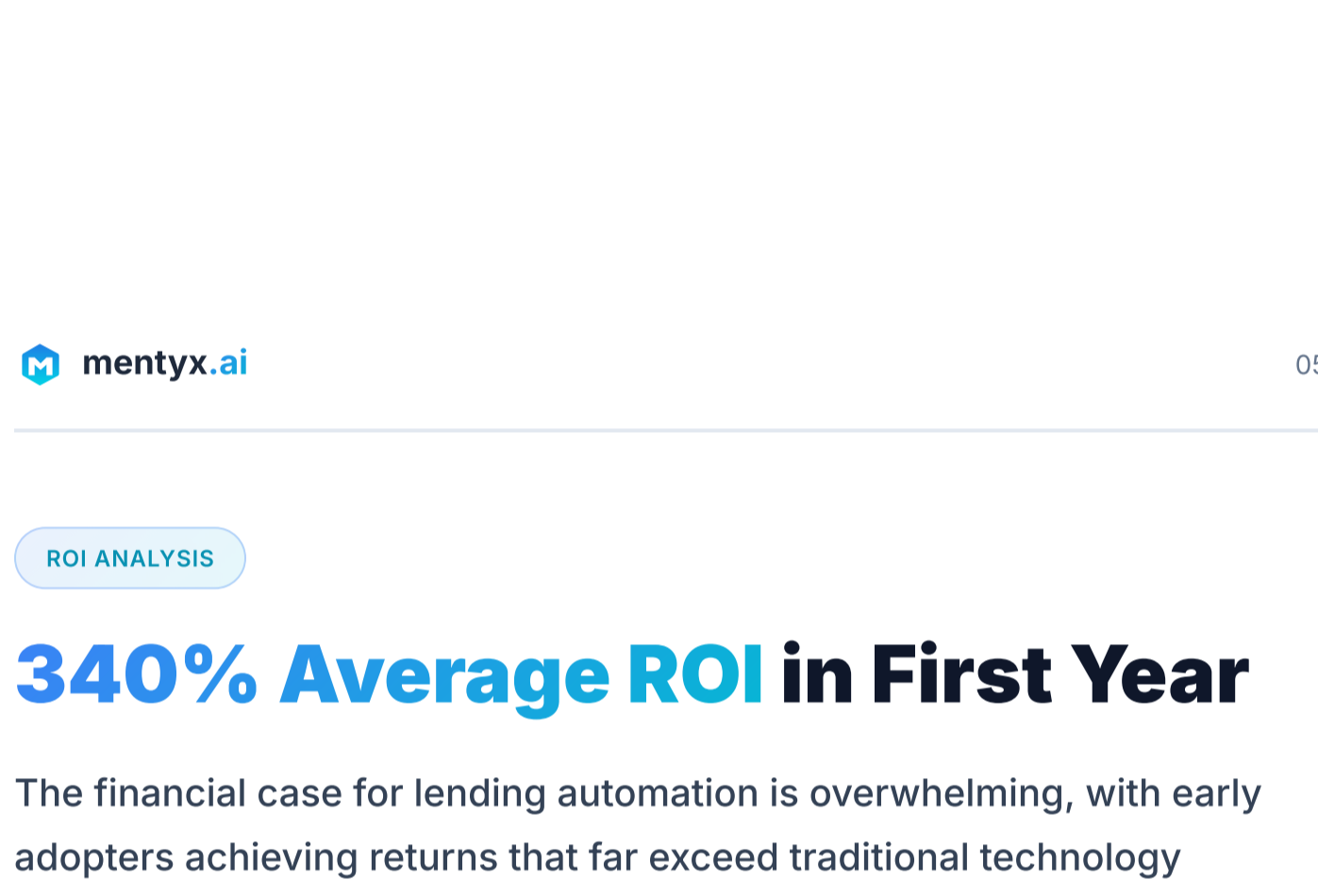
2025 marks the year when private lending automation moves from early adoption to mainstream implementation, with 73% of lenders planning significant AI investments.



## Primary Drivers of Adoption

Driver	% of Lenders Citing	Impact Level
Competitive Pressure	68%	High
ROI Potential	82%	Very High
Borrower Expectations	57%	Medium
Staffing Challenges	45%	Medium
Compliance Complexity	38%	High

## Implementation Priorities



## Strategic Insight

Document processing emerges as the clear starting point for most lenders, offering the fastest ROI and laying the foundation for more advanced automation capabilities.

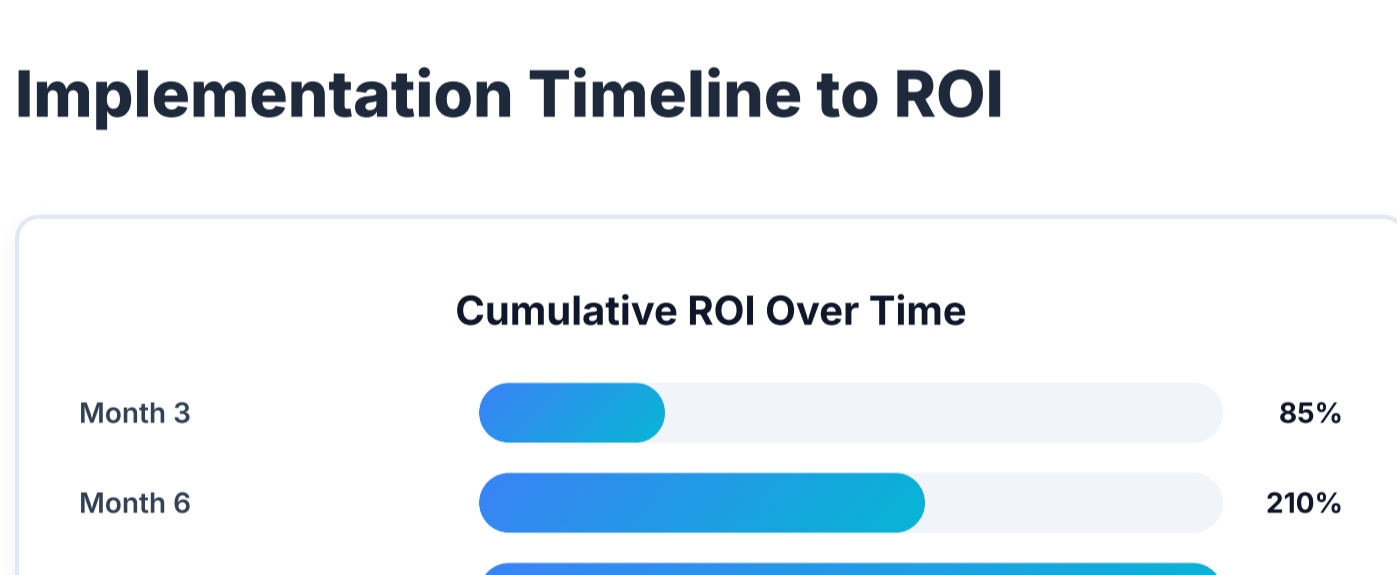
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## ROI ANALYSIS

## 340% Average ROI in First Year

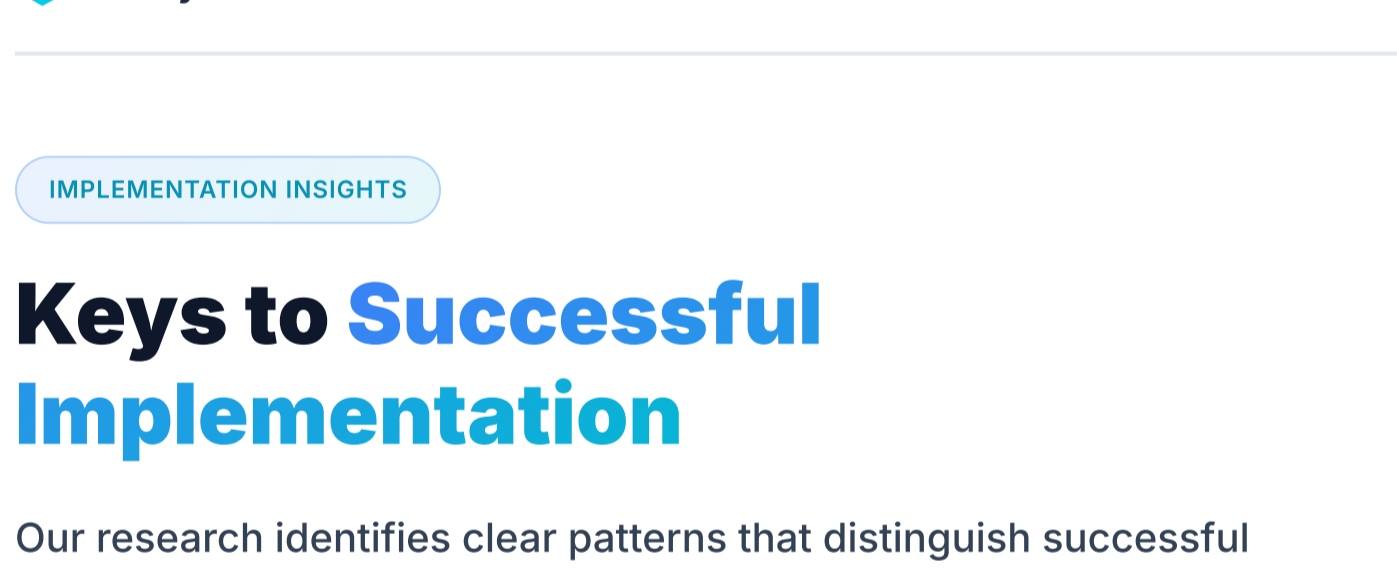
The financial case for lending automation is overwhelming, with early adopters achieving returns that far exceed traditional technology investments.



## ROI Components

Benefit Category	Average Impact	Contribution to ROI
Labor Efficiency	65% time reduction	45%
Reduced Fallout	12% improvement	25%
Compliance Savings	40% cost reduction	15%
Increased Volume	15% capacity gain	10%
Error Reduction	90% fewer errors	5%

## Implementation Timeline to ROI



## ROI Acceleration

Lenders who follow a phased implementation approach achieve positive ROI within 3 months and full payback within 6 months, making this one of the fastest-returning technology investments available to private lending.

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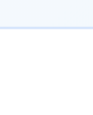
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## IMPLEMENTATION INSIGHTS

## Keys to Successful Implementation

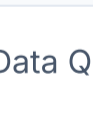
Our research identifies clear patterns that distinguish successful automation implementations from those that struggle to deliver expected returns.

## Critical Success Factors



## Phased Implementation Approach

Successful lenders start with document processing (highest ROI, lowest risk) and expand to underwriting support and borrower communication in subsequent phases. This approach builds confidence and demonstrates quick wins.



## Executive Sponsorship

Projects with active C-level sponsorship are 3.2x more likely to achieve target ROI. Executive involvement ensures adequate resources and helps overcome organizational resistance.



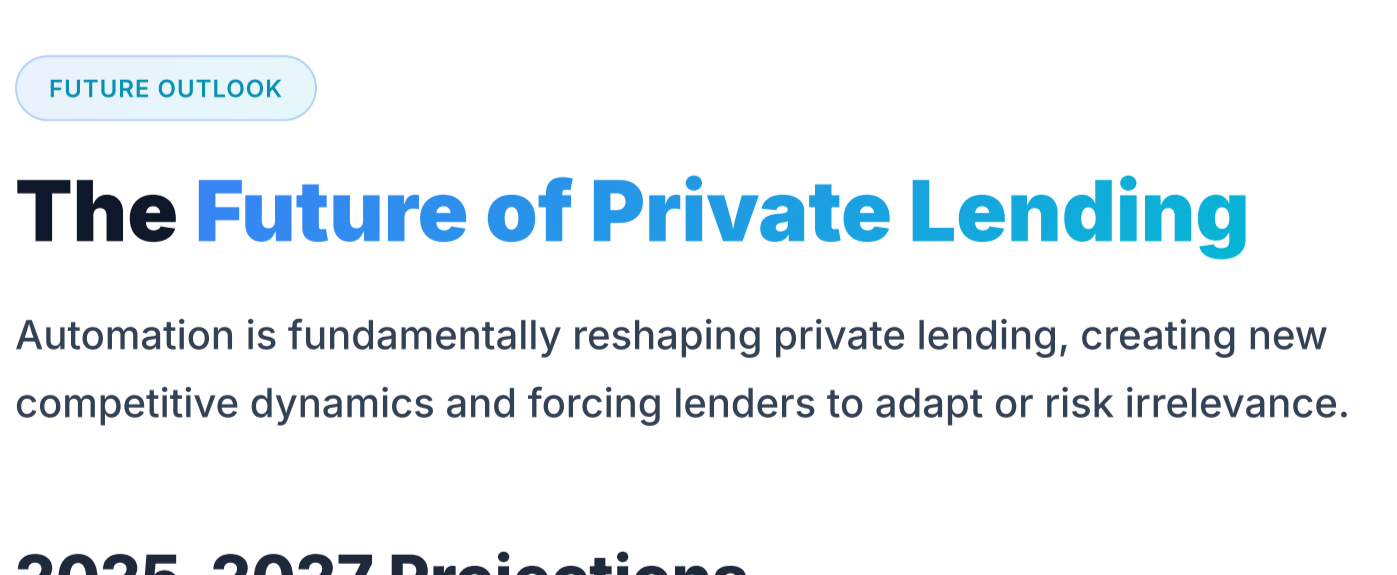
## Clear Metrics &amp; Accountability

Lenders who establish clear KPIs before implementation and track progress against them achieve 45% higher ROI than those who don't.

## Common Implementation Challenges

Challenge	% of Lenders Reporting	Impact on Success
Staff Resistance	58%	Medium
Integration Complexity	42%	High
Data Quality Issues	35%	High
Unrealistic Expectations	28%	Medium
Budget Constraints	22%	Low

## Implementation Timeline



## Implementation Tip

Start with your highest-volume, most standardized loan products to maximize initial impact and build momentum for broader implementation.

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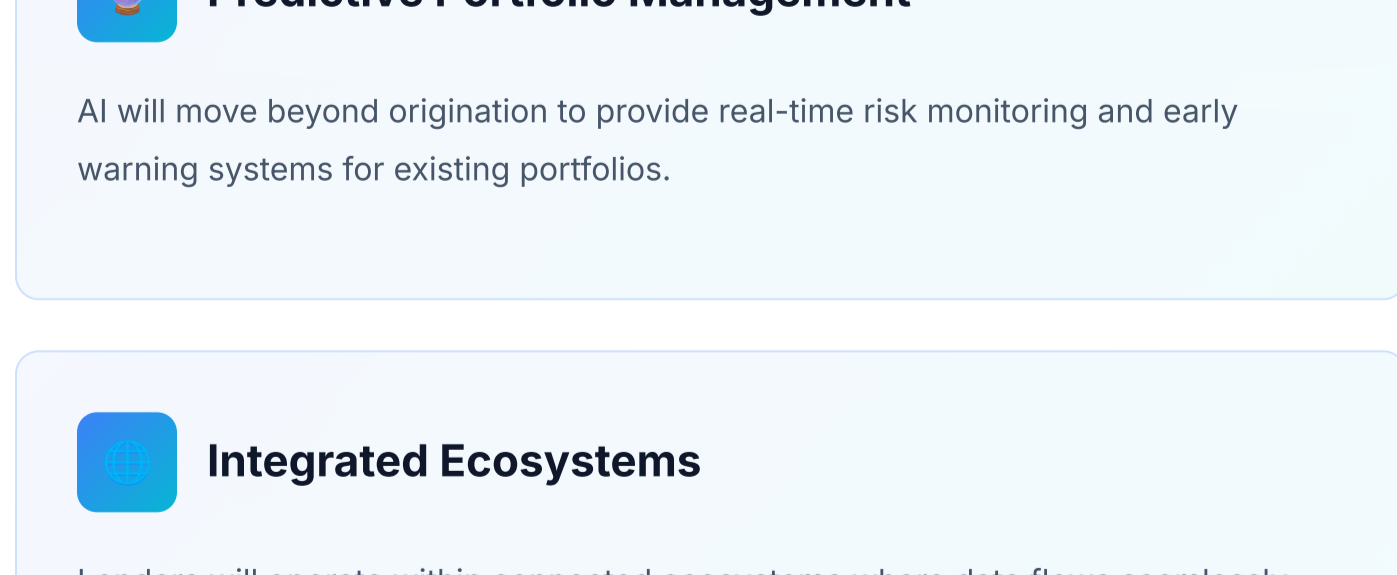
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## FUTURE OUTLOOK

## The Future of Private Lending

Automation is fundamentally reshaping private lending, creating new competitive dynamics and forcing lenders to adapt or risk irrelevance.

## 2025-2027 Projections



## Emerging Trends



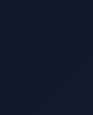
## AI-Powered Decision Making

Beyond automation, AI will increasingly drive credit decisions for standardized products, with human underwriters focusing on complex, exception-based cases.



## Predictive Portfolio Management

AI will move beyond origination to provide real-time risk monitoring and early warning systems for existing portfolios.



## Integrated Ecosystems

Lenders will operate within connected ecosystems where data flows seamlessly between originations, servicing, and portfolio management systems.

## Strategic Implications

- **Competitive Consolidation:** Lenders without automation capabilities will struggle to compete on speed, cost, or customer experience
- **Talent Transformation:** Underwriter roles will evolve from data processors to strategic decision-makers and relationship managers
- **New Business Models:** Automation enables new lending products and services that weren't economically feasible with manual processes
- **Regulatory Evolution:** Regulators will develop new frameworks for AI-driven lending, creating both challenges and opportunities

## The Automation Imperative

By 2027, lending automation will be as fundamental to private lending as credit analysis is today. The question is no longer whether to automate, but how quickly and effectively lenders can transform their operations.

Ready to Achieve 340% ROI  
with Lending Automation?

Join the 73% of private lenders who are transforming their operations with AI-powered automation. Get your customized ROI analysis and implementation roadmap.



Schedule Your Free Assessment →

Contact us at [info@mentyx.ai](mailto:info@mentyx.ai)