

Equipment Lease Finance Digital Transformation Index Q2 2026

Wolters Kluwer

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Wolters Kluwer, a global leader in professional information, software solutions, and services, announced the latest analysis from its Equipment Lease Finance (ELF) Digital Transformation Index. The key resource tracks the rate at which equipment lessors and service providers are progressing in the evolution of paper-based finance back-office processes to digital. Results from the second-quarter index reveal increased digital origination activity across all segments, underscoring the industry's expansion and increasing reliance on digital, high-velocity origination processes.

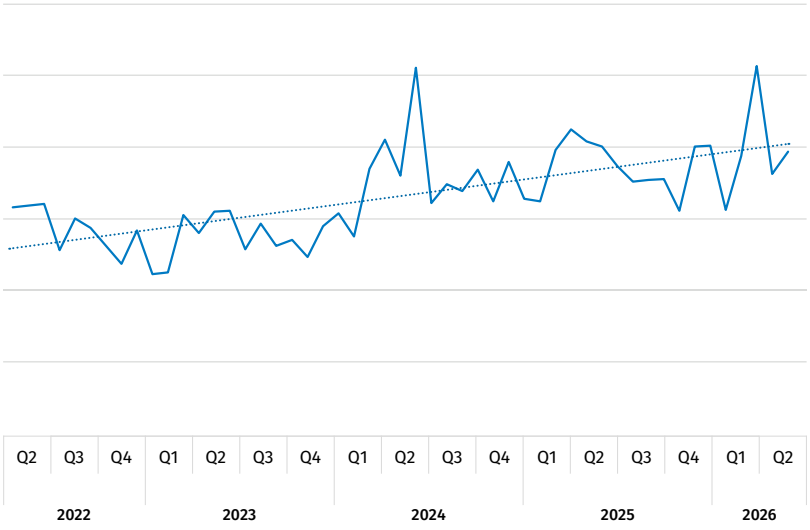
Multiple market segments propel Q2 digital contracting growth

eContracting adoption increased more than 15% across equipment lease finance providers in the second quarter, fueled in part by a broad cross-section of segments embracing digital transformation. In addition, the four-year trend demonstrated robust growth of 53%, reinforcing the industry's long-term structural shift toward digital origination. The year-over-year rate also rose 3%.

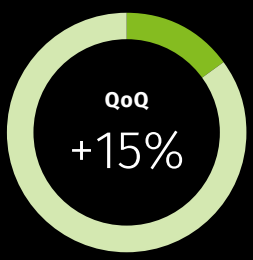
Results of the Q2 2026 Index reflect increased interest from a broad range of banks, independents, vendor finance programs, and specialty finance providers, as opposed to concentrated gains from a single lender type. The uptick in adoption among small-ticket providers mirrors data published by the Equipment Leasing and Finance Association (ELFA) in its May 2026 CapEx Finance Index, which revealed deal volume among the segment grew 30% year-to-date compared to the same period in 2025. At the same time, established platform users also contributed to eContracting's quarterly growth.

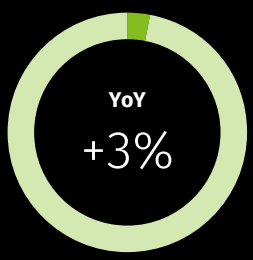
The growing recognition of the importance of embedded, digital workflows at the point of equipment sale was underscored by vendor and manufacturer-sponsored finance programs remaining a strong source of digital activity in the second quarter. As equipment buyers increasingly expect financing to be available at the moment of purchase, programs built around vendor and manufacturer relationships continue to motivate eContracting adoption.

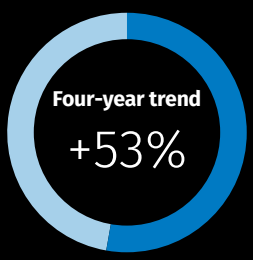
Digitization adoption growth Q2 2022 – Q2 2026



eContracting digital adoption rate











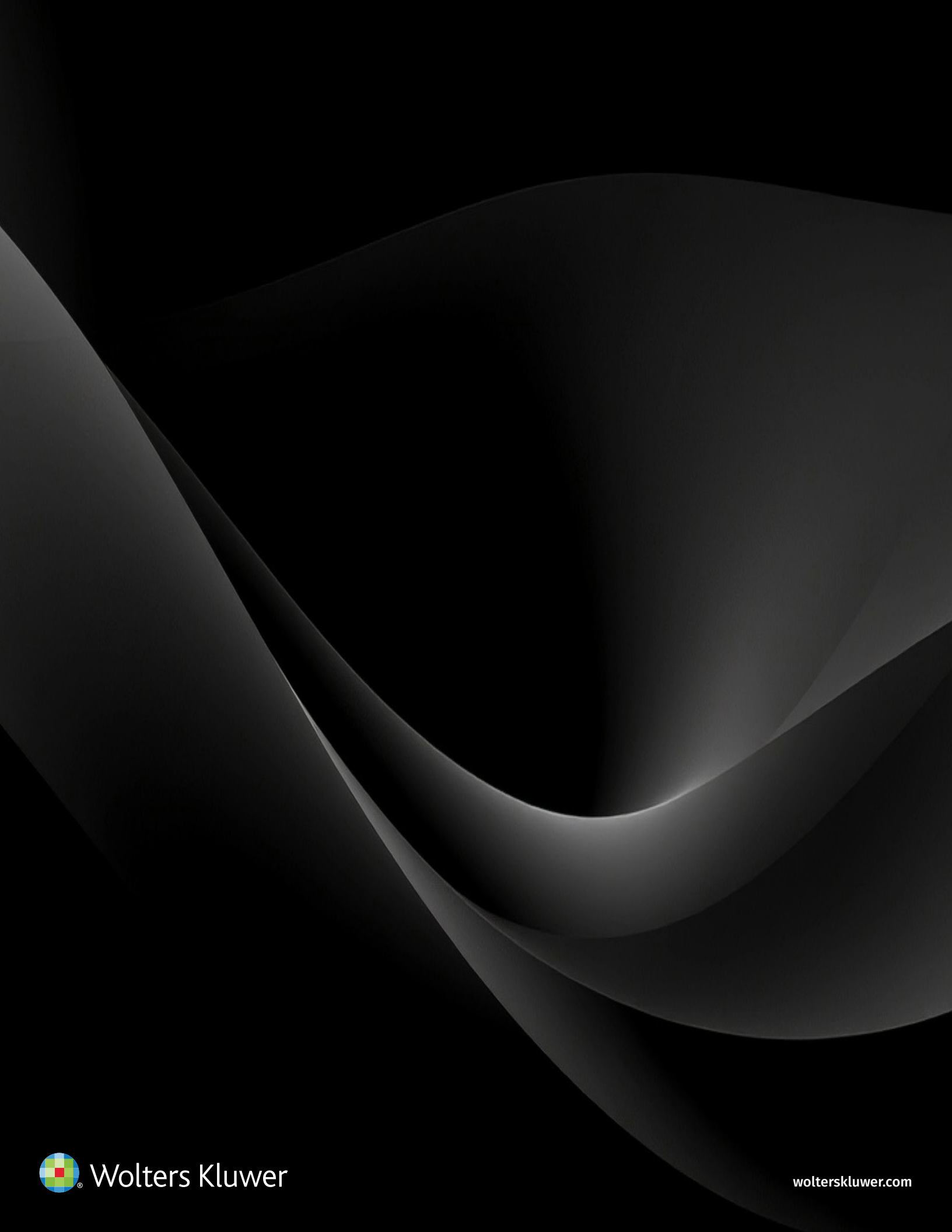
Matt Babcock
Digital Lending Product Strategist for Wolters Kluwer

"The breadth of this quarter's growth is the headline. We didn't see one segment carry the Index this quarter — banks, independents, vendor finance programs, and specialty finance providers all contributed to the increase, and several of our largest existing users expanded their digital activity as well. For the industry, that's an important signal: eContracting is no longer a differentiator reserved for early adopters or small-ticket specialists. It's becoming consistent across the equipment finance landscape. As we head into the second half of the year, lenders who don't modernize their contracting workflows risk falling behind competitively."

Summary

The Wolters Kluwer Equipment Lease Finance Digital Transformation Index helps identify and track adoption drivers, while providing insights into market shifts that may impact the digitization of the equipment lessors and servicers. Results of the Q2 Index highlight the growing importance of embedded, digital workflows at the point of equipment sale.




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