

Why IT Leaders Are Choosing Leasing Over Buying in 2026



Stay Ahead of the Technology Curve
Boost Your Cash Flow & Financial Freedom
Reduce Risk & Simplify Lifecycle Management

2026 is here. Are you ready to compete? Technology moves fast, and companies that delay upgrades risk falling behind.

Lease Smarter. Innovate Faster: Why IT Leaders Are Choosing Leasing Over Buying in 2026

As we enter a new year, IT leaders face a crucial question: How can we harness the latest technologies while keeping budgets in check? In today's fast-paced environment, embracing digital transformation isn't just an option; it's a necessity for driving growth, boosting efficiency, and staying ahead of the competition. However, the hefty price tag of new technology can often weigh down cash flow and tie up precious working capital.

So, which route is better? Leasing.

Decoding the Market Dynamics

In 2026, global IT spending is projected to skyrocket to \$5 trillion, fueled by the rapid adoption of cloud services, AI innovations, and enhanced cybersecurity measures. The speed of tech refresh cycles is also on the rise, with new gear potentially becoming outdated in just 24 to 36 months. Interestingly, over 60% of businesses are opting for leasing and financing solutions for their IT needs, primarily because of the flexibility and optimum cost control they provide.

Why Leasing Beats Buying – Every Time

1. Boost Your Cash Flow & Financial Freedom

Buying equipment often demands a significant upfront investment, which can stifle liquidity and constrain your growth strategies. Leasing, on the other hand, allows you to spread costs through predictable monthly payments, freeing up capital for expansion opportunities.

2. Stay Ahead of the Technology Curve

In a world where technology evolves at lightning speed, leasing provides your business with access to the latest tools without the financial burden of ownership. With built-in upgrade options at the end of the lease term, you can easily refresh your equipment and maintain your competitive edge.

3. Reap Tax & Accounting Perks

Lease payments typically qualify as operating expenses, simplifying accounting and making them fully deductible. While purchasing might offer depreciation benefits, these can be complicated and unpredictable.

4. Reduce Risk & Simplify Lifecycle Management

Many leasing agreements include maintenance and disposal services, substantially reducing your risk and administrative burden. In contrast, owning equipment means you assume full responsibility for maintenance and end-of-life disposal.

5. Align IT Costs with Business Growth

Leasing lets you align your expenses with usage and revenue cycles, allowing for agile responses to market shifts and scalable operations aligned with your growth trajectory.

What Types of IT Equipment Can Be Leased in 2026?

Leasing options today extend well beyond laptops and basic hardware. Modern IT leasing encompasses nearly every component of a digital enterprise, making it a valuable resource for CIOs, CFOs, and IT leaders. Below is a clear breakdown of the most commonly leased categories, based on market insights from 2025 to 2026.

1. Core Infrastructure Hardware

These equipment types form the backbone of corporate IT infrastructure, and all are widely available through leasing programs:

- Servers – Enterprise servers for hosting, virtualization, and compute-intensive workloads. Storage & Backup Systems (SAN, NAS) – Scalable storage arrays and secure backup appliances.
- Networking Hardware (Routers, Switches, Load Balancers) – Essential for high-performance networking and connectivity.
- Firewalls & Security Appliances – Enterprise-grade security infrastructure, including firewalls and intrusion prevention systems.
- Data Center Equipment. Racks, UPS systems, and other critical environment components.

2. End-User Computing Devices

Ideal for fast-growing teams, remote workforces, and flexible refresh cycles:

- Laptops & Desktops. One of the largest and fastest-growing leasing segments.
- Monitors, Keyboards, Peripherals. Often bundled with workstation leases.
- Printers & Scanners. Still essential in many business environments.
- Projectors & Conference Room Equipment. Supports hybrid workplace collaboration.

3. Specialized or Software-Integrated Equipment

Leasing extends into more specialized and cloud-connected tools:

- Point-of-Sale (POS) Systems – Retail and hospitality systems integrating hardware and software.
- Cybersecurity Systems – Appliances and software-driven tools are critical for enterprise security posture.
- Software Licensing / SaaS Bundles – Many leasing programs now include software licensing with hardware (e.g., OS, security suites).

4. Telecommunications & Unified Communications Equipment

- VoIP Phone Systems
- Unified Communications Platforms
- Conference Phones & Video Systems
- Call Center Hardware & Headsets

5. Cloud-Connected & Hybrid Infrastructure

As companies adopt hybrid IT:

- Cloud gateways
- Edge devices
- IoT hardware

Why This Matters for IT Leaders in 2026

The ability to lease a wide range of IT equipment offers several advantages for organizations:

- Stay agile amidst rapid technological changes.
- Reduce capital expenditure (CAPEX) pressure and preserve cash flow.
- Simplify refresh cycles and avoid asset obsolescence.
- Maintain a secure, modern, and scalable technology infrastructure.

All of this can be achieved without the commitment of long-term ownership or the burden of depreciation.

As we move through 2026, the ability to adapt quickly and efficiently in the use of financial resources will be crucial for success. Choosing to lease IT equipment is not just a cost-saving measure; it is a strategic decision that positions your business for future innovation while preserving essential capital. Embracing flexibility can drive growth and help you stay ahead, freeing you from the burdens of ownership.

At First Financial Equipment Leasing, we are dedicated to aligning our technology asset refresh programs with your evolving IT needs. Whether you are looking to expand your infrastructure, upgrade hardware, or implement new software, we are here to provide solutions tailored to your strategy and financial objectives.

Contact us today to explore how flexible IT leasing can empower your enterprise's growth and success. Hello, world

<https://youtu.be/qZ0VtgfmHeM>

We're thrilled to announce our partnership with America In Motion to offer their customers 100% financing for AGV Mobile Robots. We handle all upfront costs, allowing customers to preserve their working capital. We take care of all upfront deposits and expenses from the initial concept to processing, delivery, and installation.

This can result in significant day-one savings and an immediate return on investment. If you're seeking to conserve cash and bring predictability to expenses while advancing your automation projects, First Financial Equipment Leasing is ready to assist you. Hello, world

Your Dedicated Partner for Medical Equipment and IT Financing



**Offering Customized Lease Programs that Help Boost Revenue
and Achieve a Speedy Return on Investment.**

About First Financial

- We are a privately held lender with a strong specialization in acquiring healthcare, IT solutions, and services. Our adaptive process is designed to effectively meet the demands of the ever-evolving healthcare industry.
- For over 20 years, we have provided financing solutions designed to conserve capital and offer affordable access to often expensive yet increasingly critical, advanced technologies and equipment.
- Part of a global network and the JA Mitsui Leasing family of companies. JA Mitsui is a joint venture of Mitsui & Co. (2022 revenue \$96B) and Norinchukin Bank (2022 assets totaling \$1.05 Trillion).
- Well-equipped to finance projects from \$100K to over \$50MM.

Benefits of Financing with First Financial

- Leasing conserves capital and provides 100% financing with no down payment required.
- Easy access to cutting-edge medical technology with minimal upfront costs.
- Bundle equipment and services, maintenance, extended warranty, and insurance in one payment.
- Eliminates the expensive inconvenience of managing outdated equipment.

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