

Artificial Intelligence in Real Estate

Matthew N. O. Sadiku¹, Paul A. Adekunle², Janet O. Sadiku³

¹Roy G. Perry College of Engineering, Prairie View A&M University, Prairie View, TX, USA

²International Institute of Professional Security, Lagos, Nigeria

³Juliana King University, Houston, TX, USA

ABSTRACT

Artificial intelligence has emerged as one of the most influential technologies shaping the modern real estate industry. Real estate has traditionally depended on local knowledge, personal relationships, manual document review, and judgments based on incomplete information. AI does not eliminate the importance of these human capabilities; rather, it supplements them by identifying patterns in large datasets, automating repetitive work, and producing forecasts or recommendations at a speed that would otherwise be impossible. This paper explores the impact of AI on the real estate sector.

KEYWORDS: *artificial intelligence, machine learning, AI, generative AI, real estate, realtor, property.*

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INTRODUCTION

Artificial intelligence is changing real estate from a traditionally relationship-driven industry into one that increasingly combines human judgment with automated analysis. AI can process that information at a speed and scale that would be impossible for an individual professional. Its greatest significance, therefore, does not lie in replacing every agent, appraiser, investor, or property manager. Instead, AI is likely to reorganize their work by automating routine tasks, improving predictions, and making expertise more widely accessible. The National Association of Realtors (NAR) identifies AI technologies as important tools for property valuation, market analysis, marketing, lead generation, image review, and fraud detection. Together, they affect nearly every stage of the real estate value chain [1].

Real estate generates massive amounts of information, making it a natural fit for AI. AI is generally understood as the ability of computers and machines to handle tasks that require human intelligence. It is rapidly transforming real estate—empowering professionals with tools like generative

AI, predictive analytics, and computer vision to enhance customer service, marketing, lead generation, and operational efficiency. Examples of AI in real estate are shown in Figure 1 [2]. AI has enormous potential to reshape real estate, with near and long-term impacts ranging from the emergence of new markets and asset types to innovations in investment and revenue models. The technology's proficiency in writing, drawing, coding, and composing has compelled corporate leaders to consider both the opportunities and threats that AI presents for their future. The National Association of Realtors is leading the charge to ensure AI innovation serves both consumers and practitioners. Through federal advocacy, NAR is shaping policy that promotes innovation while safeguarding fair housing, consumer privacy, and copyright protections [3].

WHAT IS ARTIFICIAL INTELLIGENCE?

The term “artificial intelligence” (AI) is an umbrella term John McCarthy, a computer scientist, coined in 1955 and defined as “the science and engineering of intelligent machines.” It refers to the ability of a computer system to perform human tasks (such as

thinking and learning) that usually can only be accomplished using human intelligence [4]. Typically, AI systems demonstrate at least some of the following human behaviors: planning, learning, reasoning, problem solving, knowledge representation, perception, speech recognition, decision-making, language translation, motion, manipulation, intelligence, and creativity.

The 10 U.S. Code § 2358 define artificial intelligence as [5]:

1. "Any artificial system that performs tasks under varying and unpredictable circumstances without significant human oversight, or that can learn from experience and improve performance when exposed to data sets.
2. An artificial system developed in computer software, physical hardware, or other context that solves tasks requiring human-like perception, cognition, planning, learning, communication, or physical action.
3. An artificial system designed to think or act like a human, including cognitive architectures and neural networks.
4. A set of techniques, including machine learning, that is designed to approximate a cognitive task.
5. An artificial system designed to act rationally, including an intelligent software agent or embodied robot that achieves goals using perception, planning, reasoning, learning, communicating, decision making, and acting."

AI provides tools creating intelligent machines which can behave like humans, think like humans, and make decisions like humans. The main goals of artificial intelligence are [6]:

1. Replicate human intelligence
2. Solve knowledge-intensive tasks
3. Make an intelligent connection of perception and action
4. Build a machine which can perform tasks that requires human intelligence
5. Create some system which can exhibit intelligent behavior, learn new things by itself, demonstrate, explain, and can advise to its user.

AI is not a single technology but a range of computational models and algorithms. The concept of AI is an umbrella term that encompasses many different technologies. AI is not a single technology but a collection of techniques that enables computer systems to perform tasks that would otherwise require

human intelligence. The major disciplines in AI include [7]:

- Expert systems
- Fuzzy logic
- Neural networks
- Machine learning (ML)
- Deep learning
- Natural Language Processors (NLP)
- Robots

These computer-based tools or technologies have been used to achieve AI's goals. Each AI tool has its own advantages. Using a combination of these models, rather than a single model, is recommended. Figure 2 shows a typical expert system, while Figure 3 illustrates the AI tools. These tools are gaining momentum across every industry. Analytics can be considered a core AI capability.

ARTIFICIAL INTELLIGENCE IN REAL ESTATE

Artificial intelligence has become one of the most influential technologies in the modern economy. Its ability to analyze large quantities of information, recognize patterns, automate repetitive work, and support decision-making has created opportunities in many industries. The real estate sector, which traditionally relies on personal experience, manual processes, and extensive paperwork, is particularly well positioned to benefit from these capabilities. By improving property valuation, market analysis, customer service, property management, and risk assessment, artificial intelligence can make real estate transactions faster, more efficient, and more informed [1].

Artificial intelligence is rapidly reshaping the real estate industry. Machine-learning systems can estimate property values, identify investment opportunities, personalize listings, automate tenant screening, assist mortgage underwriting, predict maintenance needs, and answer customer questions through chatbots. Artificial intelligence can improve nearly every stage of the real estate process. It can support more accurate valuations, better investment decisions, personalized property searches, efficient marketing, predictive maintenance, sustainable building management, faster administration, and stronger risk assessment. Its greatest value lies not simply in replacing manual work, but in enabling people to make better decisions with more complete information. When used transparently and responsibly, artificial intelligence can help create a real estate industry that is more efficient, accessible, responsive, and innovative. Figure 4 shows AI in real estate [8].

It is important to clarify the scope of discussion by differentiating AI, generative AI, and agentic AI. AI, in a broad sense, uses algorithms to perform tasks that require the ability to learn from experience, understand complex concepts, recognize patterns, interpret the nuances of natural language and independently make decisions. Generative AI (gen AI) is a subset of artificial intelligence that focuses on what its name implies – generating new content, designs or solutions. It employs advanced algorithms to create outputs, including synthetic data, images, text and music. Generative AI is a powerful tool that can significantly benefit the real estate industry. This technology allows for the automated creation of tasks including listing descriptions, property searches, marketing content, and more. Agentic AI is believed to be the next phase of AI capabilities. It refers to systems that are not only capable of generating outputs but can also autonomously pursue goals, make contextual decisions, and take actions over time without continuous human prompting. These agents can plan, execute, and adapt tasks based on evolving objectives and feedback from their environment—bringing AI closer to a form of digital autonomy [9]. Gen AI represents a fresh chance for the real estate industry to learn from its past and transform itself into an industry at technology's cutting edge. Figure 5 is an illustration of gen AI-assisted architectural designs that show where daylight would fall on this design, how the plan would accommodate typical foot traffic patterns, and whether noise levels would distract people in the space [10].

APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN REAL ESTATE

The applications of AI extend across the entire property life cycle, from site selection and development to marketing, financing, transactions, building operations, and portfolio management. Consequently, AI is changing not only how property professionals work but also how buyers, tenants, investors, and occupants experience real estate. The growing range of applications reflects the availability of large property datasets and the increasing digitization of leases, building systems, market records, satellite imagery, and consumer interactions. Common applications of AI in real estate include the following [1,2,11]:

- *Predictive Analytics:* Perhaps the most common and practical use of AI in real estate is predictive analytics which leverages historical data and algorithms to forecast trends and make accurate predictions. When you see an estimate on the value of a property, it is generally based on predictive analytics from AI. Using vast datasets,

AI systems analyze market trends, economic indicators, and even social media sentiments to forecast market shifts. This empowers investors, agents, and developers to make data-driven decisions, minimizing risks and maximizing returns. Real estate professionals can use AI-powered tools to analyze market conditions, evaluate property values, and identify investment opportunities with greater precision. By harnessing the power of predictive analytics, businesses can make more informed decisions, mitigate risks, and optimize their strategies to stay ahead in a competitive market. For example, real estate professionals can predict housing demand, identify emerging market opportunities, and adjust pricing strategies proactively. Figure 6 shows AI predictive analysis in real estate [12].

- *Property Management:* Property management provides another practical field for AI adoption. It is an important subsector of the real estate industry. AI has redefined property management by streamlining maintenance, rent collection, and tenant interactions. AI-powered systems monitor property equipment and systems in real-time, enabling predictive maintenance that minimizes costs and enhances tenant satisfaction. Building systems generate information about energy consumption, equipment performance, access, maintenance requests, and tenant behavior. Algorithms can detect unusual patterns and predict when a component is likely to fail, allowing managers to schedule repairs before a breakdown becomes expensive or dangerous. AI can also forecast leasing demand, assist with rent analysis, route service requests, and provide tenants with rapid answers to routine questions. AI assists managers in screening tenants, collecting rent, and scheduling maintenance.
- *Property Valuation:* One of the most established applications of AI is property valuation. Conventional valuation relies on comparable transactions, income assumptions, inspections, and the expertise of appraisers and analysts. AI systems can examine far more variables at once, including historical sales, rents, interest rates, neighborhood characteristics, mobility patterns, building condition, climate exposure, and even information extracted from photographs or planning documents. Automated valuation models analyze comparable sales, physical property characteristics, neighborhood conditions, market trends, income, occupancy, and other variables to estimate a property's value. In residential markets, such models are widely used to provide

rapid estimates to consumers and lenders. In commercial real estate, more sophisticated systems can monitor entire portfolios and update estimates as market conditions change. This gives owners and investors more frequent insight than a traditional appraisal conducted only at selected intervals. Commercial automated valuation models can incorporate factors such as net operating income, debt coverage, occupancy, and market risk, while still benefiting from expert interpretation. AI-assisted valuation is therefore most useful as a complement to professional appraisal rather than an unquestioned replacement for it, especially when a property is unusual or reliable comparable data are scarce.

- *Recommendation:* In sales, marketing, and leasing, AI improves the matching of people with properties. Recommendation engines can learn from a customer's stated preferences and browsing behavior to suggest homes, offices, or rental units that better fit the customer's needs. Predictive lead-scoring tools can help agents determine which inquiries are most likely to result in a transaction, while conversational assistants can answer routine questions, arrange viewings, and provide information outside normal business hours.
- *Building Management:* The management of occupied buildings is another important field of application. Artificial intelligence is transforming the real estate industry from sales to building management. Modern properties generate data through heating and cooling equipment, access-control systems, meters, elevators, cameras, and other connected devices. AI can analyze this information to perform predictive maintenance, detecting unusual equipment behavior before a costly failure occurs. It can optimize heating, ventilation, air conditioning, and lighting according to occupancy patterns, weather, and energy prices. These capabilities can reduce downtime and operating expenses while improving comfort and service. They are particularly valuable in commercial buildings, where even small gains in energy efficiency or equipment reliability can have a substantial cumulative effect. Figure 7 illustrates AI in building management [12].
- *Risk Management:* This is another valuable application. Lenders, insurers, investors, and property companies must assess risks such as fraud, payment default, market decline, building damage, and tenant turnover. AI can examine historical and current information to detect irregular patterns and provide early warnings. For example, it may identify inconsistencies in an application or recognize changes in building performance that deserve investigation. Faster risk detection can help organizations prevent losses and respond to problems before they become more serious.
- *Market Forecasting:* Forecasting is important, especially when investing in commercial real estate. Investors, agencies, and economists use AI to predict where the real estate market is headed, hoping to get an edge on the competition and buy at the right price. Artificial intelligence strengthens market forecasting and investment analysis. Real estate investors must evaluate changing prices, rental demand, vacancy levels, population movement, infrastructure development, and economic conditions. AI systems can compare these variables and produce forecasts that help investors recognize promising locations and potential risks. This does not eliminate uncertainty, because property markets are affected by unpredictable economic and social events. Nevertheless, AI allows investors to make decisions using a wider range of information rather than relying mainly on intuition or limited historical records.
- *Chatbots and Virtual Assistants:* AI-powered chatbots and virtual assistants are revolutionizing the way customers engage with real estate businesses. These tools provide 24/7 support, helping to manage inquiries, filter leads, and schedule appointments. Automating repetitive tasks frees agents up to focus on high-priority activities, enhancing efficiency and customer satisfaction. Virtual assistants also analyze customer preferences to offer tailored property recommendations, creating a personalized experience. Additionally, they automate marketing efforts by managing social media posts, property listings, and email campaigns, ensuring consistent engagement. Their ability to handle document management, transaction tracking, and reminders further streamlines administrative processes, improving operational workflows. Figure 8 shows AI chatbots and virtual assistants [12].
- *Tenant Screening:* AI-powered tenant screening ensures landlords select reliable tenants, reducing risks of default or eviction. By analyzing credit scores, rental histories, and employment records, AI enhances accuracy and speeds up the selection process, improving outcomes for landlords and property managers.

- *Mortgages:* Artificial intelligence is also gaining increasing adoption in financing, including mortgages. In underwriting, AI is used to analyze borrower information, including credit scores, income, and employment history, to evaluate the borrower's risk profile and find the best rate to charge. For example, some companies offer mortgage approvals in as little as eight minutes.

BENEFITS

The benefits of AI in real estate are significant. AI can improve building efficiency, detect fraud, reduce repetitive work, broaden access to information, and help professionals identify patterns that would otherwise remain invisible. Other benefits of AI in real estate include the following [1,11]:

- *Automation:* Routine tasks such as drafting listing descriptions, summarizing leases, preparing market reports, and answering common inquiries will increasingly be automated. Automated models can combine sales histories, rental data, neighborhood characteristics, interest-rate conditions, and property features to estimate value or forecast demand. Morgan Stanley estimates that AI could automate approximately 37 percent of tasks in real estate and produce \$34 billion in efficiency gains by 2030, illustrating the scale of the opportunity. Automation can shorten transaction times and reduce the administrative burden on agents, lawyers, lenders, and property managers. Importantly, however, legal and financial documents should still be checked by qualified professionals, since automated systems can make mistakes or overlook important context.
- *Efficiency:* By reducing the time spent on repetitive administrative work, such systems may allow professionals to devote more attention to negotiation, local research, client education, and relationship building. This is particularly valuable because real estate decisions often occur during stressful life events, including relocation, marriage, divorce, retirement, or financial hardship. Efficiency matters, but empathy and accountability remain essential. Efficiency is valuable only when automated decisions remain accurate, auditable, and lawful.
- *Property Valuation:* One of the most important benefits of artificial intelligence in real estate is its ability to improve property valuation. Determining the value of a property requires the consideration of many factors, including location, size, condition, nearby facilities, neighborhood development, and recent sales of comparable properties. A human professional may need considerable time to collect and evaluate this information. An AI-powered valuation system can process large datasets rapidly and identify patterns that may be difficult to detect through manual analysis. Although professional judgment remains necessary, AI can provide valuers, investors, lenders, and buyers with a stronger evidence base for estimating a property's market value.
- *Customer Experience:* Another major advantage is the improvement of the customer experience. Searching for a home or commercial property can be time-consuming because clients often have specific preferences concerning price, location, design, transportation, security, and nearby services. AI-powered recommendation systems can learn from a client's stated preferences and browsing behavior to suggest more relevant properties. Virtual assistants and chatbots can also respond to routine questions at any time, arrange viewings, provide basic property information, and direct complex inquiries to a human agent.
- *Enhanced Customer Engagement:* AI-driven chatbots and virtual assistants automate client interactions, address queries, schedule property viewings, and improve lead conversion rates. These tools help real estate businesses maintain consistent, high-quality customer engagement.
- *Sustainability:* Artificial intelligence can contribute to more sustainable buildings. AI systems can analyze how a property uses electricity, heating, cooling, and water. They can then adjust building operations according to occupancy patterns, weather conditions, and periods of peak demand. More efficient resource use can lower operating expenses while reducing unnecessary environmental impact. For property owners, sustainability improvements may also increase a building's attractiveness to tenants and buyers who value lower utility costs and responsible environmental practices.
- *Dynamic Pricing:* Dynamic pricing powered by AI enables real estate agents to adjust property prices in real-time based on market conditions. By analyzing recent sales, demand fluctuations, and economic factors, AI systems help agents position properties competitively. This ensures optimal pricing strategies that maximize revenue and minimize vacancies.
- *Market Analysis:* Market analysis tools provide agents with actionable insights into buyer behavior, neighborhood trends, and property values. These insights enable agents to refine marketing strategies, target the right audience, and stay ahead in a competitive market.

Figure 9 shows how AI benefits the real estate industry [11].

CHALLENGES

Although artificial intelligence presents real opportunities for a more efficient and informed real estate industry, its benefits are inseparable from significant challenges.

Challenges remain—from data bias and privacy concerns to data security, high costs, and interoperability. The central challenge is not simply to make AI more powerful; it is to ensure that AI-assisted decisions are accurate, transparent, secure, fair, and accountable to the people they affect. The greatest challenges will involve fairness, transparency, and accountability. Other challenges of AI in real estate include the following [1,11,13]:

- *High Implementation Costs:* Implementing AI solutions in real estate requires substantial investment. Development costs, ongoing maintenance, and updates can deter smaller firms from adopting AI. Collaborating with AI app development experts can streamline this process, but it comes at a premium.
- *Data Quality:* The quality of an AI system depends heavily on the relevance, accuracy, and representativeness of its data. Real estate data are often fragmented across public registries, listing services, lenders, property managers, insurers, and private data vendors. Property information is often fragmented across jurisdictions and may contain errors or historical inequalities. A model trained on past transactions may reproduce patterns of exclusion rather than provide a neutral view of the future. AI systems may produce unfair or inaccurate results if they are trained on incomplete, biased, or outdated data.
- *Privacy Concerns:* Privacy is a main concern because real estate systems may process financial records, identity documents, location information, camera footage, and detailed data about occupants. AI-driven real estate services can depend on extensive personal and behavioral data. Organizations may collect more information than is necessary, retain it for excessive periods, or reuse it for purposes that consumers did not reasonably expect. Property transactions involve identity documents, income records, bank information, signatures, addresses, and details about when buildings are occupied. Feeding such information into poorly governed AI services can expose individuals to unauthorized use or security breaches. Consent alone is insufficient when individuals have little practical choice but to provide data in order to secure housing. Privacy protections should be built into the design of the service rather than presented as lengthy terms that shift all responsibility to the user.
- *Algorithmic Bias:* Bias is one of the most serious challenges because historical housing data reflect past inequalities. Even when a model does not directly use race, disability, religion, family status, or another protected characteristic, it may rely on proxy variables such as postal code, employment history, educational background, purchasing behavior, or patterns of previous residence. These variables can reproduce existing disparities while making discrimination harder to identify.
- *Inequity and Discrimination:* The risk of algorithmic discrimination is especially serious in housing. Real estate has a long history of unequal access, discriminatory practices, and geographic segregation. If an algorithm is trained on historical data that reflects those patterns, it may reproduce them even when no developer explicitly instructs it to discriminate. A system used to rank leads, recommend neighborhoods, screen tenants, or estimate risk could disadvantage protected groups through variables that act as proxies for race, disability, family status, or other protected characteristics. The National Association of Realtors therefore emphasizes fair-housing compliance, privacy, transparent governance, and continued human oversight when AI is used in housing-related decisions. Mistakes or biases in these settings can have lasting consequences.
- *Digital Divide:* Not all real estate firms have equal access to AI technology. Larger companies with big IT and tech budgets can afford custom AI solutions and dedicated data teams. Smaller firms might struggle to implement even the most basic tools. This creates competitive advantages for tech-savvy real estate companies and disadvantages for those that are slower to adopt. Geographic disparities also exist. AI adoption is happening faster in major metro areas and coastal markets than in smaller cities and rural areas. This could widen gaps between different housing markets.
- *Interoperability:* Incompatibility between different AI tools and data formats limits system integration and cooperation. This can hinder seamless operations, particularly in environments with diverse technology ecosystems.
- *Opacity:* Many advanced AI systems operate as “black boxes”: they generate a score or

recommendation without providing a clear explanation that an ordinary person can understand. This opacity becomes particularly problematic when a tenant is rejected, a mortgage is denied, or a property receives a low valuation. Affected individuals need to know which information influenced the outcome, whether that information was accurate, and how they can challenge the decision. A vague statement that an algorithm calculated a high risk score is not a meaningful explanation.

- *Cybersecurity:* Centralized stores of financial, identity, and occupancy data are valuable targets for criminals. A breach could expose tenants and property owners to fraud, stalking, identity theft, or physical-security risks. Smart-building systems can also create operational vulnerabilities if compromised devices control locks, elevators, heating, ventilation, or surveillance equipment.
- *Regulations:* Laws and regulations for AI in real estate continue to evolve. Determining liability for AI-generated decisions, especially in cases of errors or disputes, is complex. Businesses must stay updated with regulatory changes and ensure compliance. Different states and cities have different rules about how it can be used. Data privacy laws like GDPR and CCPA impose strict requirements on how AI systems handle personal information.
- *Resistance to Change:* Some real estate professionals may resist adopting AI, fearing job displacement or struggling to understand its advantages. Overcoming this resistance requires comprehensive training and a cultural shift toward embracing technology.

FUTURE OF ARTIFICIAL INTELLIGENCE IN REAL ESTATE

Artificial intelligence is poised to change real estate not by eliminating the physical importance of land and buildings, but by transforming how those assets are designed, valued, marketed, financed, operated, and experienced. The future of AI in real estate will thus be neither a frictionless technological revolution nor a temporary wave of automation. Yet the industry's future will not be determined by automation alone. It will depend on whether firms combine technological capability with trustworthy data, professional judgment, legal accountability, and respect for the human consequences of housing decisions.

The strongest future model is therefore likely to be AI-assisted rather than AI-sovereign: machines will calculate, compare, and flag anomalies, while

qualified people will investigate context, explain conclusions, and remain responsible for consequential decisions. The most successful future will therefore be neither fully automated nor resistant to technology. It will be a human-centered model in which AI expands professional capacity while people retain responsibility for judgment, fairness, transparency, and trust. Competitive advantage will come not merely from possessing an algorithm, but from combining proprietary data with disciplined human review. Used in this way, artificial intelligence can become not a substitute for real estate expertise, but a powerful instrument for improving it. AI will also reshape the relationship between buyers, tenants, brokers, and properties. It will influence real estate demand as well as real estate operations [1].

The future workforce in real estate will consist of professionals who can balance human interaction with technological efficiency. The ideal candidate for real estate operations is no longer just a salesperson or consultant, but a tech-enabled professional who can leverage AI tools, understand data, and deliver better client experiences. Figure 10 shows the role of AI in the future of real estate careers [14].

CONCLUSION

Artificial intelligence is becoming a general-purpose tool for the real estate sector. It can improve valuation, investment analysis, marketing, leasing, lending, construction, and building operations by converting extensive data into timely predictions and automating routine tasks. It has the potential to make real estate more efficient, responsive, and analytically sophisticated. In short, AI is helping real estate become more modern and efficient.

AI is reshaping the real estate industry by enabling smarter, faster, and more accurate decision-making. From predictive analytics to personalized customer experiences, AI solutions have become indispensable for real estate professionals aiming to stay competitive. However, AI technology should remain a tool under accountable human control. When organizations combine innovation with rigorous oversight, AI can support better real estate decisions. Without such safeguards, it may merely reproduce old inequalities at greater speed and scale. More information on artificial intelligence in real estate is available from the books in [15-22] and the following related journals:

- The AI Journal
- AI Magazine
- Journal of Intelligence
- Applied Artificial Intelligence
- Computers in Human Behavior Reports
- Journalism & Mass Communication Quarterly

- International Journal of Media, Journalism and Mass Communications
- Journalism and Media

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EXAMPLES OF AI IN REAL ESTATE



Figure 1 Examples of AI in real estate [2].

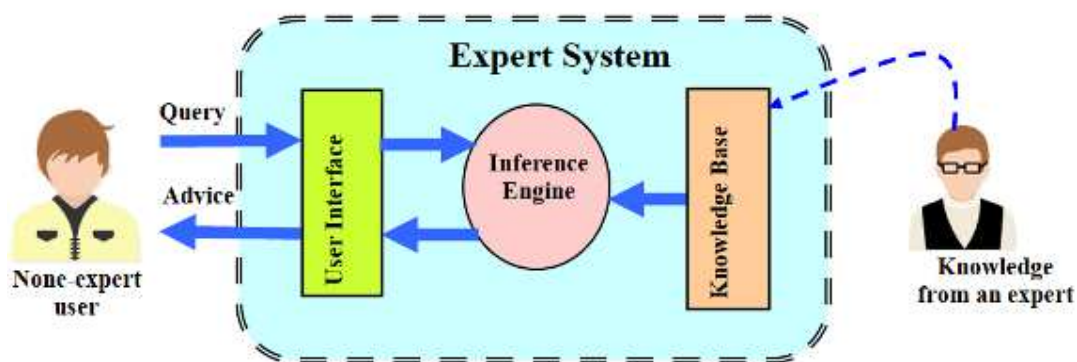


Figure 2 A typical expert system.

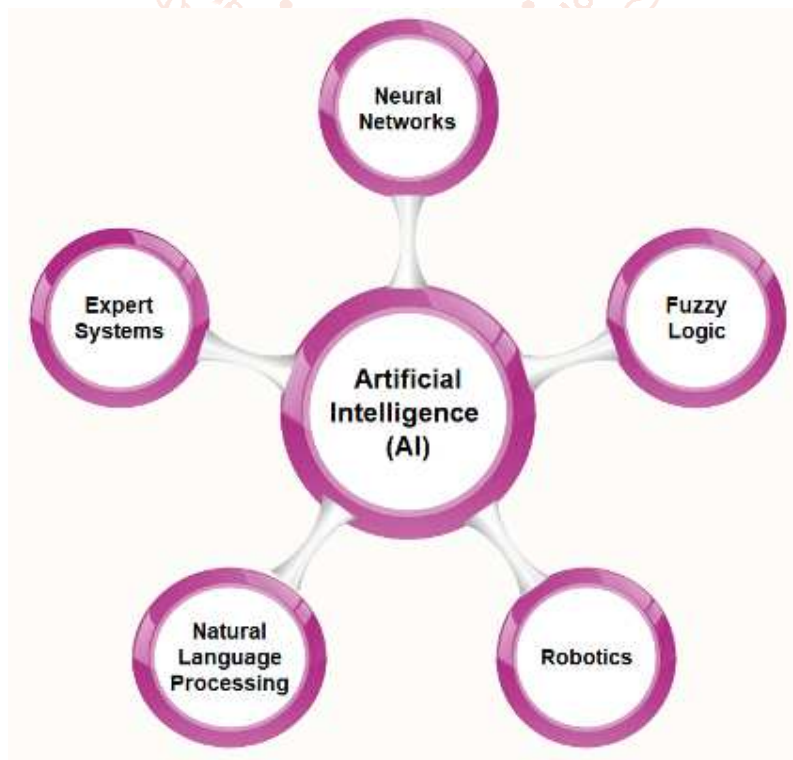


Figure 3 AI tools.

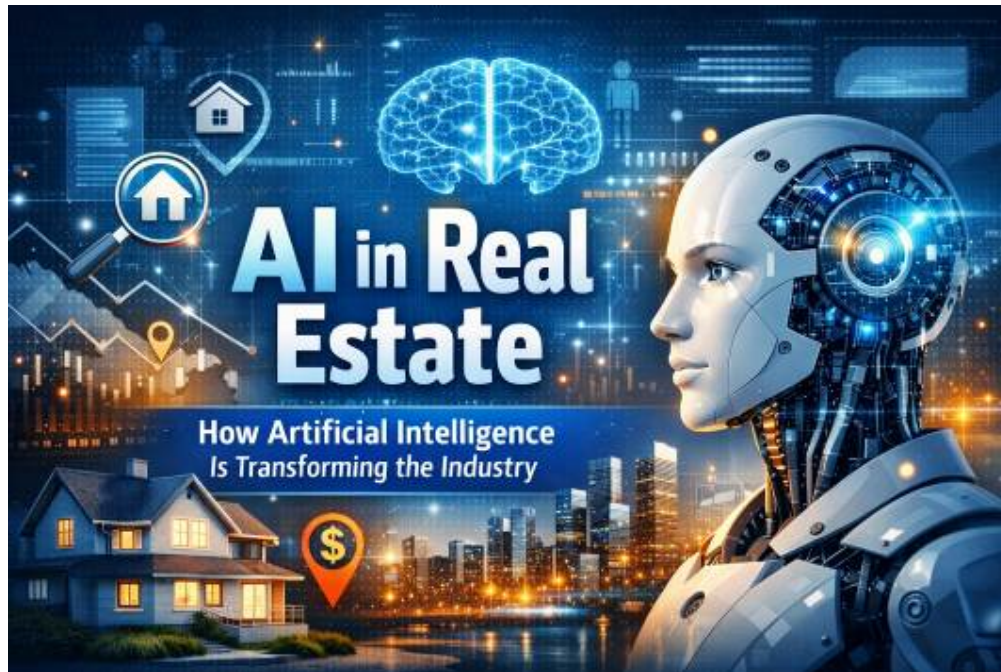


Figure 4 AI in real estate [8].

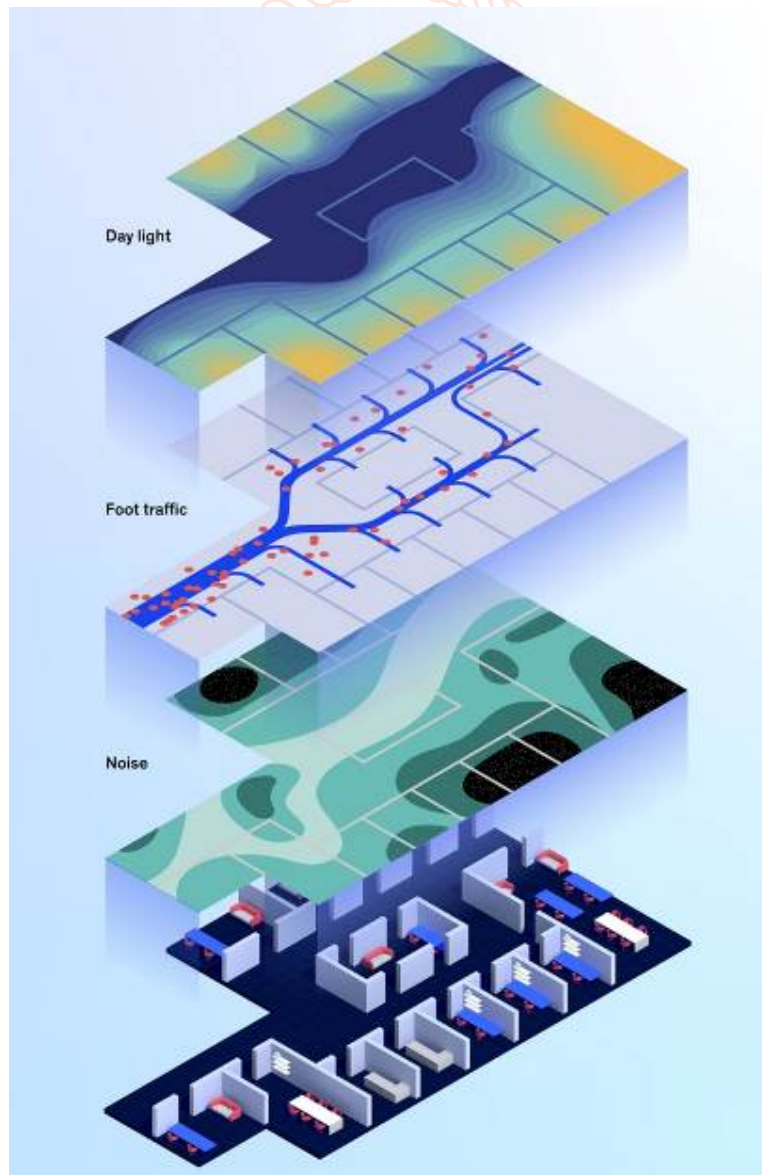


Figure 5 Gen AI-assisted architectural designs [10].



Figure 6 AI predictive analysis in real estate [12].



Figure 7 AI in building management [12].



Figure 8 AI chatbots and virtual assistants [12].

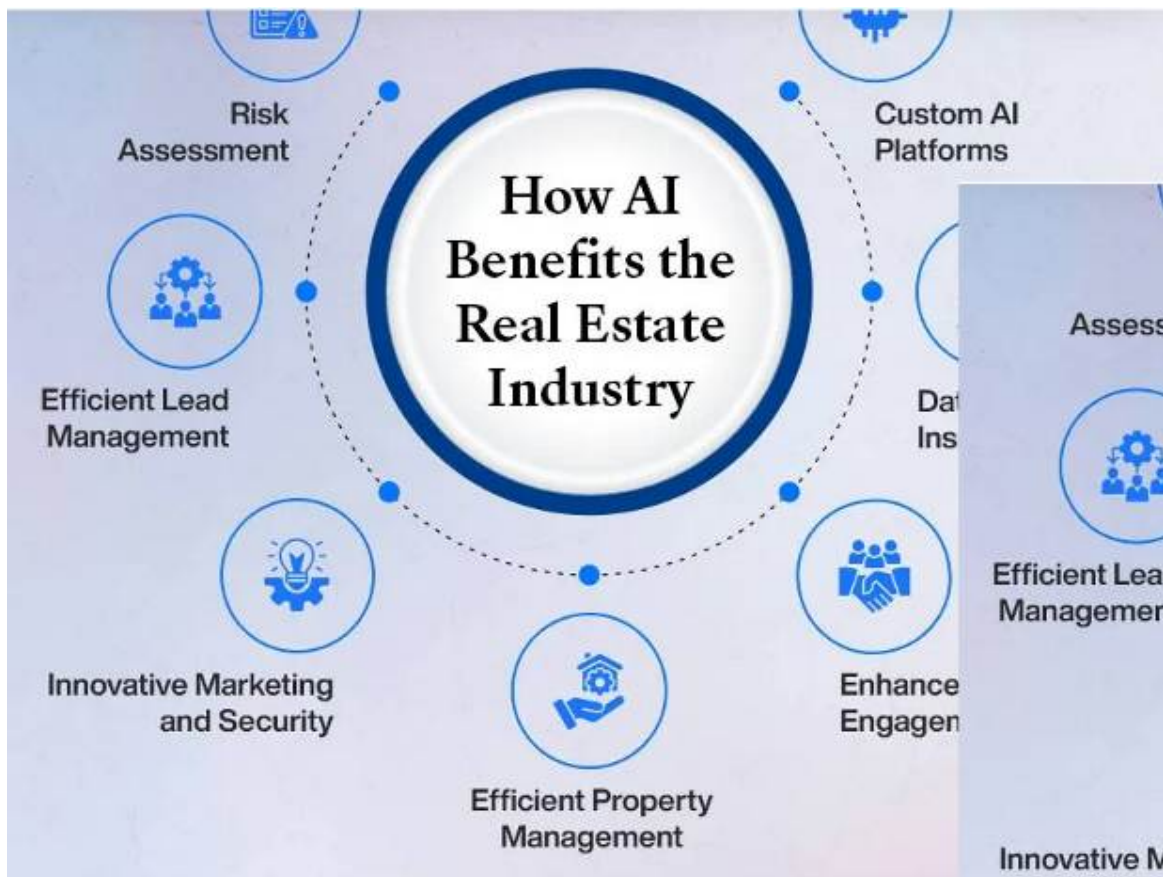


Figure 9 How AI benefits the real estate industry [11].



Figure 10 The role of AI in the future of real estate careers [14].