

**DIGITAL INNOVATION:
CEMENTING GROWTH THROUGH
TECHNOLOGY IN REAL ESTATE**



THE EVOLVING REAL ESTATE ECOSYSTEM: A CONDENSED JOURNEY



THE ANALOG ERA (Pre-Internet - ~1995)

Physical & Local: Property search was entirely manual

THE DIGITAL GENESIS (LATE 1990S - EARLY 2000S)

Basic Online Presence: Simple websites offered early digital listings.

THE DIGITAL TRANSFORMATION (MID-2000S - 2010S)

Portal Dominance: Property portals streamlined search, while CRMs and early analytics boosted efficiency.

THE MOBILE & SOCIAL CONVERGENCE (2010S - EARLY 2020S)

Mobile-First & Interactive: Mobile and Social, with video tours and smart apps for tenants

THE INTELLIGENT & IMMERSIVE ECOSYSTEM (MID-2020S & BEYOND)

AI-Powered & Connected: VR/AR, while AI, IoT, & Blockchain power smart buildings, analytics, and automation across the value chain.

KEY INSIGHTS & LEARNINGS FROM THE EVOLVING REAL ESTATE ECOSYSTEM

1

ACCELERATION IS CONSTANT

Each phase shortens in duration as digital adoption is compounding — the web grew 45% in just 2 years. Platforms must evolve rapidly or risk irrelevance.

2

CONTROL HAS SHIFTED TO THE CONSUMER

With 800M+ ChatGPT users since 2022, consumers now expect instant, AI-personalized and transparent experiences.

3

PLATFORMS ARE MORE THAN LISTINGS

Bayut (UAE) offers TruCheck for verified listings, floor plans, and mortgage calculators in one place — transforming it into a transaction-ready platform.

4

DATA IS THE NEW DRIVER

Property.co.zw embeds Quality Scores in the search results ranking algorithm

5

COLLABORATION IS THE FUTURE








Property Finder (UAE) partners with banks for instant mortgage pre-approvals, and CRMs like PropSpace to streamline agent workflows.

6

MOBILE & AI LEAD THE WAY FORWARD

With 80%+ traffic now mobile and 15% drop in search traffic, designing for mobile and AI is no longer optional.

GLOBAL & REGIONAL TRENDS IN PROPTECH

CHANNEL CATEGORY / PROPTech METRIC	ZIMBABWE	SOUTH AFRICA	KENYA	NIGERIA	GLOBAL BENCHMARK
CHANNEL CATEGORY / PROPTech METRIC					
TOTAL ONLINE CHANNELS	92%	95%	90%	88%	94%
GOOGLE SEARCH (SEO & ADS) 	35%	40%	30%	25%	45%
META (FACEBOOK & INSTAGRAM)  	30%	25%	35%	30%	28%
WHATSAPP (POST-LEAD CONVERSION) 	15%	10%	15%	20%	8%
DEDICATED PROPERTY PORTALS 	10%	50%	35%	40%	30%
YOUTUBE & VIDEO TOURS 	2%	5%	5%	3%	10%
TOTAL OFFLINE CHANNELS 	8%	5%	10%	12%	6%
NEWSPAPERS, BILLBOARDS, AGENT REFERRALS 	8%	5%	10%	15%	6%

GLOBAL & REGIONAL TRENDS IN PROPTECH

CHANNEL CATEGORY / PROPTECH METRIC	ZIMBABWE	SOUTH AFRICA	KENYA	NIGERIA	GLOBAL BENCHMARK
PROPTECH METRICS (ILLUSTRATIVE/CONCEPTUAL)					
MOBILE APP USAGE (% OF ONLINE SEARCH)	35%	80%	65%	75%	90%
CRM & SALES AUTOMATION ADOPTION (% OF AGENCIES)	30%	50%	35%	30%	85%
PROPERTY MANAGEMENT SOFTWARE USAGE (% OF PROPERTIES)	10%	40%	25%	20%	75%
FINTECH FOR REAL ESTATE (DIGITAL MORTGAGES, ETC. % TRANS.)*	5%	10%	10%	10%	50%



CORE PILLARS OF DIGITAL GROWTH

AI & DATA ANALYTICS (INTELLIGENT DECISION MAKING)

KEY FEATURES

- ▶ Predictive analytics (market trends, valuations)
- ▶ Lead scoring & personalization
- ▶ Automated market analysis

HOW IT CEMENTS GROWTH IN REAL ESTATE

- ▶ **Optimise Investment:** Spot high-growth zones like Mt. Pleasant developments
- ▶ **Boost Conversions:** Target buyers with tailored property picks.
- ▶ **Streamline Research:** Quickly gauge market trends and competition.

PRACTICAL EXAMPLES (HARARE/REGIONAL CONTEXT)

- ▶ AI-powered tools for property valuation based on recent sales in Borrowdale.
- ▶ Using data to predict rental demand in specific Harare CBD areas.
- ▶ AI-driven CRM for lead scoring for commercial properties.



CORE PILLARS OF DIGITAL GROWTH

VIRTUAL & AUGMENTED REALITY (VR/AR) (IMMERSIVE EXPERIENCES)

KEY FEATURES

- Immersive virtual tours (360° videos, interactive walkthroughs)
- 3D renderings & virtual staging
- Augmented reality for visualisation (e.g., renovations)

HOW IT CEMENTS GROWTH IN REAL ESTATE

- **Expand Reach:** Showcase properties to diaspora and remote buyers.
- **Boost Engagement:** Offer realistic views to fast-track decisions.
- **Cut Costs:** Fewer viewings save time and transport for all.

PRACTICAL EXAMPLES (HARARE/REGIONAL CONTEXT)

- Virtual tours of properties in Avondale, allowing clients to "walk through" from anywhere.
- AR apps allowing potential tenants to virtually place furniture in a new apartment in Highlands.
- Developers using VR to pre-sell units in off-plan housing projects.



CORE PILLARS OF DIGITAL GROWTH

BLOCKCHAIN & SMART CONTRACTS (TRUST & EFFICIENCY)

KEY FEATURES

- Decentralised, immutable ledgers for secure record-keeping
- Automated, self-executing agreements (smart contracts)
- Tokenisation of real estate assets

HOW IT CEMENTS GROWTH IN REAL ESTATE

- **Build Trust:** Verified ownership cuts fraud risks.
- **Simplify Transactions:** Automate legal agreements for faster closings.
- **Enable Fractional Ownership:** Unlock investments for smaller investors.

PRACTICAL EXAMPLES (HARARE/REGIONAL CONTEXT)

- Pilot programs for secure, digitized title deed transfers, potentially reducing current bureaucratic hurdles.
- Automated payment release in rental agreements once conditions are met (e.g., deposit received, keys handed over).
- Exploring fractional ownership of commercial buildings in prime Harare locations via digital tokens.



CORE PILLARS OF DIGITAL GROWTH

DIGITAL MARKETING & CUSTOMER JOURNEY PERSONALISATION (TARGETED ENGAGEMENT)

KEY FEATURES

- Advanced SEO & targeted social media advertising
- Programmatic advertising & drip email campaign
- Hyper-personalised content & AI-powered chatbots for instant queries

HOW IT CEMENTS GROWTH IN REAL ESTATE

- **Attract Qualified Leads:** Target demographics interested in Zimbabwe properties.
- **Nurture Prospects:** Engage leads with relevant content during decision-making.
- **Improve Experience:** Offer instant, 24/7 support with relevant info.

PRACTICAL EXAMPLES (HARARE/REGIONAL CONTEXT)

- Targeted Facebook/Instagram ads for luxury homes in Glen Lorne or affordable housing in Budiro.
- Automated email sequences providing updates on new listings or market insights to registered users.
- Chatbots on property websites answering FAQs about listings in Epworth or general real estate queries.



WHAT THE PAPERS ARE SAYING



“ Cloud and AI is the driving force of business transformation across every industry and sector. ”

Satya Nadella, Microsoft CEO



“ If you don't integrate AI into your systems, you'll be at a competitive disadvantage. ”

Mark Zuckerberg

WHAT'S NEXT IN PROPTECH?

1



WEB3 & METAVERSE

Virtual property, blockchain deals, and immersive buying experiences

2



ROBOTICS & AUTOMATION

Smarter builds and maintenance with robots and AI.

3



SUSTAINABLE PROPTECH

Green buildings, carbon tracking, and energy-efficient tech.

4



TOKENIZATION

Fractional ownership through real estate tokens and NFTs.

5



VIRTUAL TRANSACTIONS

View, stage, and sign—all done in VR/AR.

6



PREDICTIVE DEVELOPMENT

AI and data drive smarter, demand-led real estate projects.

WHAT MICROSOFT & META TEACH US ABOUT THE FUTURE OF REAL ESTATE

BIG TECH STRATEGY

MICROSOFT: \$100BN+ IN CAPEX (CLOUD & AI)

META: \$114-118BN IN TOTAL EXPENSES (AI)

MICROSOFT FOCUS: CLOUD + ENTERPRISE AI

META FOCUS: SUPERINTELLIGENCE + PERSONAL AI

AZURE REVENUE: \$75BN (ENTERPRISE CLOUD)

META AI: \$46BN IN AD REVENUE UPLIFT

MICROSOFT AIM: PRODUCTIVITY TRANSFORMATION

META AIM: AI EMBEDDED IN EVERYDAY LIFE

REAL ESTATE OPPORTUNITY / PARALLEL

Invest in **digital infrastructure**: smart buildings, digital twins, proptech platforms

Allocate capital to **AI-driven customer experience**, lead generation, and automation

Build **centralized property data systems**, AI valuation models, CRM automation

Deliver **personalized buyer/tenant journeys** through AI agents, virtual assistants

Leverage **cloud-based property platforms** and tools for managing portfolios at scale

Use **AI to optimize digital marketing** for real estate listings and targeted lead generation

Drive **developer, agent, and property manager efficiency** through automation & analytics

Embed **AI in daily tenant experiences** — smart access, predictive maintenance, energy management

PROPTECH CORE PILLAR ADOPTION TIMELINE BY REGION (2005-2030)

YEAR	ZIMBABWE	SOUTH AFRICA	U.S	EUROPE	AUSTRALIA
2005	-	-	✓ Zillow, Realtor.com launch → Listings	✓ Rightmove, Idealista → Listings	✓ Domain.com.au → Listings
2010	-	✓ Private Property & Property24 dominate online listings	✓ DocuSign & eClosings piloted → Digital Transactions	✓ Smart contract trials in Nordic region	✓ Virtual tour pilots → Immersive
2015	✓ property.co.zw launches → Listings	✓ Light property data analytics begins → Valuation	✓ Zestimate + Redfin AI → Valuation	✓ Emerging IoT-based platforms → Smart Homes	✓ REA Group expands data tools
2020	✓ First virtual tours in luxury segment → Immersive	✓ AI chatbots + WhatsApp integrations → Customer Service	✓ Widespread smart contract adoption in states like Arizona → Digital Transactions	✓ AI tools for pricing in UK & France → Valuation	✓ IoT tools for landlords + predictive maintenance
2022	✓ WhatsApp listing alerts + Google Maps integration → Listings	✓ Blockchain pilots in property transfer	✓ AI underwriting & predictive ROI tools → Valuation	✓ RICS-backed data automation platforms	✓ Real-time property dashboards + open APIs
2025 (PROJECTED)	⌚ Smart contracts in pilot stage	✓ Fully digitized rental agreements → Digital Transactions	✓ AI-native home discovery assistants → Immersive + Listings	✓ AI-powered mortgage & risk scoring → Valuation + Finance	✓ End-to-end digital sales journeys
2028 (PROJECTED)	⌚ AI-based pricing & fraud detection	✓ City-level data marketplaces launch → Big Data	✓ AI for zoning, planning & design → UrbanTech	✓ Fully integrated virtual home-buying	✓ AI-native tenancy platforms (zero paperwork)
2030 (PROJECTED)	✓ Digitized listings, AI-powered valuations, pilot smart contracts → Most domains active	✓ Majority of transactions digitized, AI used in valuations	✓ Real estate becomes infrastructure tech layer → AI + IoT	✓ Regulation aligns with AI-first real estate	✓ Embedded AI in housing design + rental operations

DOMAIN

ADOPTION NOTES

LISTINGS & MARKETPLACES

Earliest to scale in all regions; still dominant in Zimbabwe & Africa

DIGITAL TRANSACTIONS

U.S., Europe, and South Africa lead; Zimbabwe beginning legal and title digitization

AI & BIG DATA VALUATION

Advanced in U.S., Europe, and AU; SA emerging; Zimbabwe at foundational stage

VIRTUAL TOURS & IMMERSIVE TECH

Widely adopted in AU, U.S.; Zimbabwe has limited use in top-tier properties

PROPERTY MANAGEMENT & IOT

AU and U.S. lead; Europe growing fast; SA early stage; Zimbabwe not yet scaled



THANK YOU

The PropTech revolution is converging with Web3, robotics, and climate tech. The question is no longer 'if', but how fast you're ready to adapt