

Global Real Estate Fintech Assessment, By Offerings [Solutions, Services], By Deployment Mode [On-premises, Cloud-based], By Application [Mortgage Lending, Real Estate Investment Platforms, Tokenized Real Estate Platforms, Rental Management, Crowdfunding Platforms, Property Management Software], By End-user [Individual Buyers and Investors, Real Estate Agents and Brokers, Property Developers, Commercial Real Estate Firms], By Region, Opportunities and Forecast, 2018-2032F

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Report description:

Global real estate fintech market is projected to register a CAGR of 11.80% in the forecast period 2025-2032, increasing from USD 21.23 billion in 2024 to USD 51.82 billion in 2032F. The increasing demand for secure, personalized, and frictionless property financing and investments in a rapidly digitizing real estate ecosystem, propelling the global real estate fintech market growth. Key contributors to this surge include the push for seamless online mortgage processing, rising regulatory focus on transparent lending and investment practices, and the growing need to democratize property access for underserved populations. The global real estate fintech market is moving fast and changing rapidly, primarily due to demand for digital-first property services, from mortgage origination and tokenized property investment to property rentals management. The convergence of technology in real estate (property tech), finance (fintech), and insurance (insurtech), all within the umbrella of "super-apps", is driving investment and growth. Traditional processes are being rationalized through automation and artificial intelligence (AI), creating a more integrated process of financing and services and increasing transparency, speed, and portability of the transaction process for buyers, brokers, and developers alike. Companies in the market are planning to launch different concerned

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services to address the rising demand and expand market product portfolio.

For instance, in May 2024, the fintech start-up OneDome Ltd. launched a full-service, AI-powered marketplace providing listings, mortgage finance, insurance, title, closing services, and everything else associated with buying, renting, or investing in property, using just one interface to show how embedded fintech is changing how property transactions are done around the world.

Rising Embedded Services Drive Global Real Estate Fintech Market Share

The emergence of platforms embedding mortgage, payment, and insurance solutions directly into their platforms (and, at times, their experiences) is a significant driver of growth in the real estate fintech market. Simply, modern consumers expect an integrated experience when searching for a home, arranging financing, and getting insurance in one digital workflow, driving the global market growth. In addition, the fintech solutions have proven efficient in reducing friction in many places, reducing customer acquisition costs, and shortening the time from offering to closing. Platforms unite frequently used services, such as automation and artificial intelligence underwriting, and APIs together to deliver an expedited quote and digital approval process. Ultimately, these platforms reduce unnecessary customer friction in the approval process, improve conversions, and build customer trust, transparency, and agency with their decision space throughout the home buying transaction. Even more, these platforms enable better options for those borrowers with alternative income profiles, or no credit scores by providing better alternative data-based underwriting capabilities.

In January 2024, Autodesk, Inc. acquired Payapps UK Ltd, a platform that digitizes contract payments in the construction and real estate development sectors. This acquisition demonstrates Autodesk's strategic mission to create the ability to develop fintech workflows that exist in property tech ecosystems. Overall, Autodesk now possesses the core technology to add end-to-end payment processing and payment systems for its customers throughout a single project lifecycle. With these integrated processes, real estate developers can expect a greater level of certainty regarding cash flow for every aspect of the real estate development workflow, along with more secure compliance on a project-wide basis with their internal functionalities.

Growing Usage of Tokenization Surges Global Real Estate Fintech Market Demand

Tokenized real estate and equity crowdfunding platforms are quickly taking off around the world, democratizing property ownership through fractional investing. These platforms allow you to carry out investment in the form of shares of residential or commercial real estate that are owned through smart contracts based on blockchain technology. By using these methods, there are lower barriers to entry for investors, higher liquidity of assets, and a global marketplace due to global connectivity. Furthermore, the emergence of digital wallets and extension through mobile apps will enable and streamline investing models such as micro-investing and recurring investing, so that it is super easy for any user to establish a diversified portfolio with very little money. Immediate outcomes of tokenization are fiscal auditability, instant settlement, and a streamlined transfer of asset types, which appeal to retail investors as well as institutional account holders.

For instance, in August 2024, real estate fintech Pinata launched "Pinata Pay," directly with Visa, which permits people to participate and invest in real estate using Visa cards. Furthermore, this initiative indicates that tokenized platforms are officially becoming mainstream by incorporating traditional finance infrastructure into a decentralized investment model. This innovation inherently simplifies the payment method and the footprint of fractional ownership while enhancing accessibility and market adoption across fractional ownership platforms.

Mortgage Lending Dominates the Global Real Estate Fintech Market

With a variety of applications in the real estate fintech space, mortgage lending remains dominant from its origins in the need for a quicker, more efficient, and digitized home loan process. As an example, modern fintech platforms now offer options ranging from instant pre-approval, demand opportunities with electronic document verification, AI-underwriting, and real-time application tracking; they are dramatically enhancing customer experience and dealer efficiency. These types of offers create a space where, for the first time in some instances, barriers to the traditional mortgage process, such as excessive processing times and limitations to personalization, are being addressed through automated and intelligent processes. The integration of mortgage APIs into property search platforms also offers a simple solution for buyers who can (while browsing listings) request and receive real-time financing options, integrating a layer of financing into the search experience by eliminating the typical disconnect between discovery and financing in a shared digital space.

In March 2024, LendInvest plc launched a suite of new residential mortgage products, increasing LTV limits on MUFb BTLs (Multi-Unit Freehold Blocks Buy-to-Let) to maximize their reach to a broader customer base, such as first-time buyers and property

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investors, while marketing their products as specific to speed and flexible arrangements. Attending to these advertising, development, and overall offerings to enhance ease and flexibility are consistent with how mortgage lending has turned into a faster and more borrower-friendly endeavor, if there is such a term, and becomes a benchmark for how the real estate fintech industry will evolve.

North America Dominates the Global Real Estate Fintech Market Size

North America continues to lead the real estate fintech sector due to a unique convergence of technology adoption, venture capital investment, and regulatory support. The U.S. real estate market is well within the rapid early digitization phase with respect to listings, financing, and the transfer of ownership. As consumers are increasingly using mobile-first platforms to discover homes, apply for mortgages online, and complete real estate transactions without ever having to step foot in a bank or brokerage, are seeing early adopters across all income levels. Public policy initiatives aimed at affordable housing and financial inclusion have reinforced this and further speed up North America's adoption trend across all income cohorts. North America is also establishing standards in three-dimensional (3D) property modeling, blockchain title services, and AI-based lenders.

For instance, in October 2024, Costar Group acquired Matterport to create a more comprehensive and robust property ecosystem. The Matterport acquisition embeds immersive virtual tour experiences and integrates other types of financing and transaction data; thus, further cementing North America's leadership role in the proptech/fintech converged space and reflecting the stated emerging trend of proptech and fintech firms increasingly merging assets.

Key Players Landscape and Outlook

A combination of pure-play fintechs, property tech companies, and established financial institutions taking their first steps into the digital real estate arena comprises the real estate fintech market. Companies are offering some unique propositions, from fractional ownership, embedded mortgage, to decentralized property transfer. The real estate fintech market is maturing and anticipate an uptick in M&A activity between incumbents who acquire niche startups to plug technology gaps. Competitive intensity is also being shaped by international expansions in the local market, changes in regulations, and partnerships through embedded finance.

For example, in 2024, Legacy Group Capital acquired Rook Capital, which is an award-winning real estate fintech firm. The acquisition allowed Legacy to add to its capabilities around tech-driven mortgage origination and risk management. Further signaling a consolidation trend amongst mid-sized players, and the need to move both upstream and downstream whilst still being able to offer property financing.

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