Global Academic Journal of Economics and Business

Available online at https://www.gajrc.com
DOI: https://doi.org/10.36348/gajeb.2026.v08i03.001

OPEN ACCESS

ISSN: 2706-9001 (P)
ISSN: 2707-2584 (O)

Review Article

Data-Driven Decision-Making for Real Estate Portfolio Optimization Using Cloud Analytics

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Article History
Received: 04.03.2026
Accepted: 29.04.2026
Published: 01.05.2026

1. Abstract: Cloud analytics is actively applied in the field of real estate investment and portfolio optimizations in today's business environment. Solutions created by AWS, Microsoft Azure, and Google Cloud Platform (GCP) provide the opportunities to manage the portfolio by ingesting data, performing predictive modeling, and visualizing data sets. The current paper aims at analyzing the role of cloud analytics in data-driven portfolio optimization in seven markets: Saudi Arabia, UAE, Qatar, Oman, India, the United Kingdom, and the United States. There are a lot of developments concerning the application of predictive analytics and machine learning in recent years. The results of the JLL 2025 Global CRE Technology Survey report that 92% of the companies in the CRE sectors are running AI pilots, whereas the share was 5% in 2023 [13]. The accuracy rate of estimates made with machine learning algorithms in relation to property prices and rental demand stands between 82% and 91% [22]. It is claimed that there are potential profits worth $1.3 trillion in the global real estate sector [17]. IoT devices installed in smart buildings allow saving up to 25% on operating expenses [3]. Moreover, 60% of all sales in Dubai involve blockchain technology [30]. In each market, cloud analytics drivers have their peculiarities. The total value of the Vision 2030 program implemented in Saudi Arabia is over $819 billion, while the average annual growth rate of proptech market is 16.09% [1]. The Real Estate Data Cube in Dubai contains information that can be accessed publicly; it is used to train algorithms, and the accuracy rate of predictions reached 92% [3]. The HM Land Registry in the UK invested £72 million into digital transformation, using AI to save about £59 million annually due to fraud [10, 11]. The Indian proptech market assessed at $1.72 billion makes use of cloud business intelligence software; over 70% of large companies apply such solutions [8]. Statista reports that the total market size in 2025 equals $752 billion and it is going to reach $2.39 trillion by 2030 [25]. In terms of the real estate sector, 89% of firms use multiple clouds, whereas 52% of enterprise workloads happen in public clouds [19-25]. In this paper, the architecture of cloud analytics will be analyzed along with the comparison of the products by the leading providers, several case studies in seven countries, and the implementation roadmap.

Keywords: Cloud Analytics, Real Estate Portfolio Optimization, Predictive Analytics, Machine Learning, Proptech, Portfolio Risk Assessment, Multicloud Architecture, Smart Buildings.

2. INTRODUCTION

For decades, real estate investments depended on local knowledge, connections, and financial models on Excel spreadsheets. Portfolio managers were able to analyze assets with the help of historic comparable sale data, intuition regarding

neighborhood evolution, and deterministic risk assessment. The model worked well when the markets evolved slowly and the amount of information was scarce. But this is not the case anymore.

Nowadays, the volume of data produced by real estate markets is enormous – from transactions data to building sensors measurements, from demographic changes to satellite imagery, and social media sentiments to macroeconomic indicators. The global real estate software market has been forecasted to be valued at $10.89 billion in 2023 and increase its revenues to $25.39 billion by 2030 growing at a CAGR of 12.8% [26]. Moreover, the parallel market for AI in real estate reached its peak value in 2024 at $222.65 billion, forecasted to further increase to $975.24 billion by 2029 [3]. It is cloud computing that allows to make such a leap. Instead of building on-premises data centers and employing large data science teams, companies can subscribe to cloud services for elastic compute, machine learning algorithms, and big data solutions in enterprise-level data stores. Each of the major clouds (AWS, Azure, GCP) provides a complete analytics stack including from raw data ingestion to user dashboards.

In this paper, we study the ways cloud analytics technology helps optimize portfolios in seven different real estate markets. We review the literature both academic and industry, discuss quantitative results about adoption rates and capabilities of platforms, explore regional cases and make practical recommendations. We aim to give a comprehensive picture of what cloud portfolio analytics can do today and where it is heading towards.

3. LITERATURE REVIEW

3.1 Evolution of Real Estate Analytics

Real estate analytics has evolved through three different generations. The first one covered until 1990s. Back then, manual appraisals and simple regression models were used to estimate the price of real estate assets. All decisions were based on local expertise and scarce data sets [17].

Generation two, which spans from around 2000 to 2015, saw database-driven analytics, GIS technologies, and online listing services. CoStar and Zillow began to compile property data in central repositories, making it possible to compare assets in various markets. Automated Valuation Models have appeared at this stage. Yet, their limitations in data quality and model complexity were significant [12-22]. Generation three began around 2016 and marked the rise of cloud-native computing, machine learning and IoT technologies. McKinsey estimates that real estate value can be boosted by $1.3 trillion globally with the help of improved pricing, identification of demand shifts, and building operations optimizations through predictive analytics [17]. The size of global market for real estate analytics amounts to approximately $12 billion in 2024, with CAGR reaching 8% through 2033 [26].

3.2 Cloud Computing Infrastructure for Real Estate

According to Statista, the global market of cloud services generated $752.44 billion in 2025 and is forecasted to grow to $2.39 trillion in 2030 [25]. There are three major providers: AWS, Azure and GCP. Their shares amount to approximately 30%, 20% and 13% respectively [25]. The spending on cloud infrastructure amounted to $99 billion in Q4 2025, rising 25% year-over-year [25]. Each platform has its own advantages for real estate use cases. AWS offers SageMaker (for machine learning models), Redshift and S3 (for data warehousing). Azure is equipped with Synapse Analytics (for data integration), Power BI (for interactive visualizations) and Confidential Ledger (for transactions recording). GCP boasts BigQuery (serverless SQL analytics on petabyte data sets) and Vertex AI (for machine learning) [25, 19]. The adoption of multichannel cloud strategy is a widespread trend. According to research, 89% of companies implement multicloud approach and 73% adopt hybrid cloud strategy [25]. The number of cloud services used by an organization averages 1,295 nowadays [25]. That implies that for real estate firms it becomes possible to combine the capabilities of different clouds (e.g. AWS with Azure, AWS with GCP). McKinsey forecasts total investment in cloud infrastructure to rise up to $3.4 trillion by 2040 [19].

3.3 Predictive Analytics and Machine Learning Use Cases

Although originally machine learning was used almost exclusively in scientific research, the application of this technology has become prevalent across the business community, including the real estate industry. Modern predictive models achieve 82-91% accuracy rates when forecasting prices, income, and demands in real estate [22]. Currently, application of AI in predicting the property values, among others, allows achieving quarterly forecasts at 92% accuracy rate and increasing the investors' returns by 18% in Dubai [3-30]. Typical applications of machine learning in real estate include automatic evaluation based on gradient boosting and neural networks [31]; demand forecast according to economic indicators, traffic flows, and demographic data [22], forecasting of renter's default based on personal financial data [23], and building energy optimization using reinforcement learning approach [21]. According to JLL's estimation, building control systems powered by artificial intelligence could cut

costs of running CRE facilities by 10-30% [13]. Based on findings of Deloitte 2025 Commercial Real Estate Outlook, as many as 76% of CRE stakeholders were engaged in AI piloting or implementation in research, while 97% of respondents considered utilizing AI technology in future use cases [15]. Yet, only less than 14% of the same audience had any structure data process in place [15]. Another example of how rapidly pilots based on AI are being introduced is that the number of firms running AI pilots increased from merely 5% in 2023 to a staggering 92% in 2025, based on JLL's survey [13].

3.4 Geographical Trends

The pace of adopting cloud analytics technology in the region varies depending on specific conditions within countries. In the case of Saudi Arabia, the reasons for rapid changes include the government's strategy to implement urbanization plans. Over $340 billion (SAR 1.25 trillion) of funding were allocated for reshaping urban development, resulting in the start of more than 13 giga-projects and thousands of building works valued at $819 billion [27, 28]. The current volume of the country's proptech sector was estimated at $891 million in 2025, which will increase to $2.53 billion in 2032, at CAGR rate of 16.09% [1]. In regards to market segment, cloud-based solutions account for 54% of the entire proptech industry, while Business Intelligence represents 25% of it [1]. National platforms, such as Rental Index, which processed 294,000 monthly transactions and the tokenized real estate registry initiated in November 2025, are developed by REGA [27-32]. Dubai, as well as UAE, leads in the sphere of Smart City initiatives: the DLD Real Estate Data Cube is now accessible for open verified transactions in real estate [4]. Furthermore, there is news from Dubai Municipality and DLD collaboration on the development of the Digital Twin, which was announced in October 2025 [4]. Currently, 60% of new transactions rely on blockchain technology, and IoT helps reducing the expenses of maintaining CRE facilities by up to 25% [3]. Emaar, Aldar, and DAMAC companies are famous for introducing AI-powered analytics into real estate work [3]. Qatar builds its proptech business around the Qatar Financial Center (QFC). Two innovative platforms, namely Digital Assets Lab and Tech Circle, have been launched in order to support the growth of proptech ecosystem [5]. At the moment, the market size is evaluated at $1.2 billion, whereas its contribution to GDP is 7.4% as of the first quarter of 2025 [5]. Major areas of growth include AI-driven predictions, as well as automation of maintenance with assistance of IoT-based solutions for managing smart buildings [33]. Oman's market for innovative technology is still relatively young but develops at a rapid pace. Indeed, the commercial real estate sector grew from $1.78 billion in 2020 to $2.22 billion in 2025 at approximate CAGR of 5.5% [6]. Moreover, under Royal Decree 38/2025, there were established new opportunities to invest foreign capital in real estate, with currently available possibility to purchase real estate located in specified zones [6]. Among initiatives developing digital infrastructure, there are the Oman Data Park's $450 million data center and Investcorp's $500 million Duqm port investment [7]. With the vision to create a diversified economy by 2040, the Future Fund worth $5.2 billion will be used [7]. India demonstrates significant growth in the market for innovative technology in the real estate sector. By 2025, its market size reached $1.72 billion and is expected to grow from $4.29 to $5.98 billion by 2031-2032 [8, 9]. According to current statistics, more than 70% of companies dealing with the real estate industry employ Business Intelligence platforms, and 60% of platforms operate artificial intelligence algorithms [8]. Market leaders in this sphere are NoBroker company that uses ConvoZen.AI cloud-based conversational intelligence solution, Magicbricks company with READPRO AI CRM that serves more than 85,000 broker licenses, Housing.com company with machine-learning algorithms for determining real estate value, and Square Yards company owning patents related to AI, virtual reality, and analytics [8, 9]. Implementation of e-stamping is realized in 25 states and union territories [8]. The British government drives efforts aimed at transforming the country's real estate market. Specifically, in the UK the HM Land Registry covers 26.7 million registered titles evaluated to be worth nearly £9 trillion, with over 8,000 customers per day using portal service [10]. There are plans to spend £72 million to implement digital transformation and migrate more than 7.2 million local land charges from 110 local authorities to digital registry [11]. Overall, AI fraud prevention system helped avoid losses worth £59 million in 2024-2025 [10]. As a source of real estate market analysis, Hometrack offers AVMs and predictive analytics platforms for market intelligence purposes [12]. The fastest pace of adoption in terms of commercial use cases takes place in the US, with the survey by JLL indicating that the share of firms conducting AI pilot projects has increased from 5% in 2023 to 92% in 2025. Also, the main objective of these initiatives over the next three years is portfolio optimization [13]. According to Deloitte's research, in the following 12-18 months 88% of real estate organizations plan investing in digital technologies, of which 51% prioritize process automation with the help of artificial intelligence [15]. Asset managers with operations in-house have achieved 37% higher level of control over real estate assets under management, compared to the situation ten years ago [18].

4. FINDINGS AND RECOMMENDATIONS

4.1 Cloud Architecture for Portfolio Analytics and Optimization

An analytics engine for evaluating real estate portfolios operates according to a four-stage pipeline: data ingestion, data processing, analytics, and visualization. All of these stages take advantage of particular cloud technologies to process the high volume and variety of real estate data.

Stage 1

Data Ingestion Raw data is sourced from many sources, including property listings repositories, transaction databases (REGA database of Saudi Arabia, or HMLR registry of the United Kingdom), building management system's IoT sensors, macroeconomic datasets, and satellite imagery. Real-time data is processed by AWS Kinesis, Azure Event Hubs, or GCP Pub/Sub. Batch ingestion uses S3, Azure Blob Storage, or Google Cloud Storage. For a portfolio of properties in seven countries, there can be 15-30 data sources [25-19].

Stage 2

Processing the raw data that is ingested needs to be cleansed, normalized, and enriched. Property datasets in different markets will employ different schemas, currencies, and units of measurements. Cloud-native ETL platforms AWS Glue, Azure Data Factory, or GCP Dataflow automatically cleanse and transform data. An important part of cleansing is entity resolution, which means linking a particular property within multiple datasets and consolidating them [16-19].

Stage 3

Analytics Cleansed data goes through analytical processes. For analyzing structured data SQL queries can be used against data warehouses like Redshift, Synapse, BigQuery. Training and deploying machine learning algorithms for valuation, demand forecast, risk assessment can be done using SageMaker, Azure ML, or Vertex AI. Relationships between assets, asset ownership, tenancy, geographics can be mapped to graph databases [17-25].

Stage 4

Visualization Results are made available to stakeholders in the form of interactive dashboards or generated reports. QuickSight, Power BI, and Looker of GCP are all capable of providing real-time dashboard with drill-through capability. Executive-level dashboards will display KPIs of the whole portfolio, geographics heat maps, asset-level risk exposure, and scenario analysis results [16].

4.2 Portfolio Risk Evaluation and Diversification using Analytics

The risk can be analyzed and portfolio diversified by three dimensions: market risk (fluctuation risk), concentration risks (over-concentration in terms of geographic/industries), and operational risks (buildings performance, tenants, regulations).

Real estate modern portfolio theory makes use of the diversity and illiquidity of real estate investments and uses correlation across asset class, geography, and economic cycles for achieving optimal portfolio diversification. Thanks to the cloud, it became daily rather than quarterly process based on streaming data coming from IoT devices [17-23]. Real estate portfolio management tools include risk assessment at a property level (lease structure, capital, tenant quality) and also market level (supply pipeline, regulation, economy) in addition to other factors. For example, the U.S. real estate will witness a $2.1 billion maturing wall [18], which is a critical factor for the portfolio model. Investments in data centers became one of the high-yield alternative investments, generating annual returns above 11.2% [18].

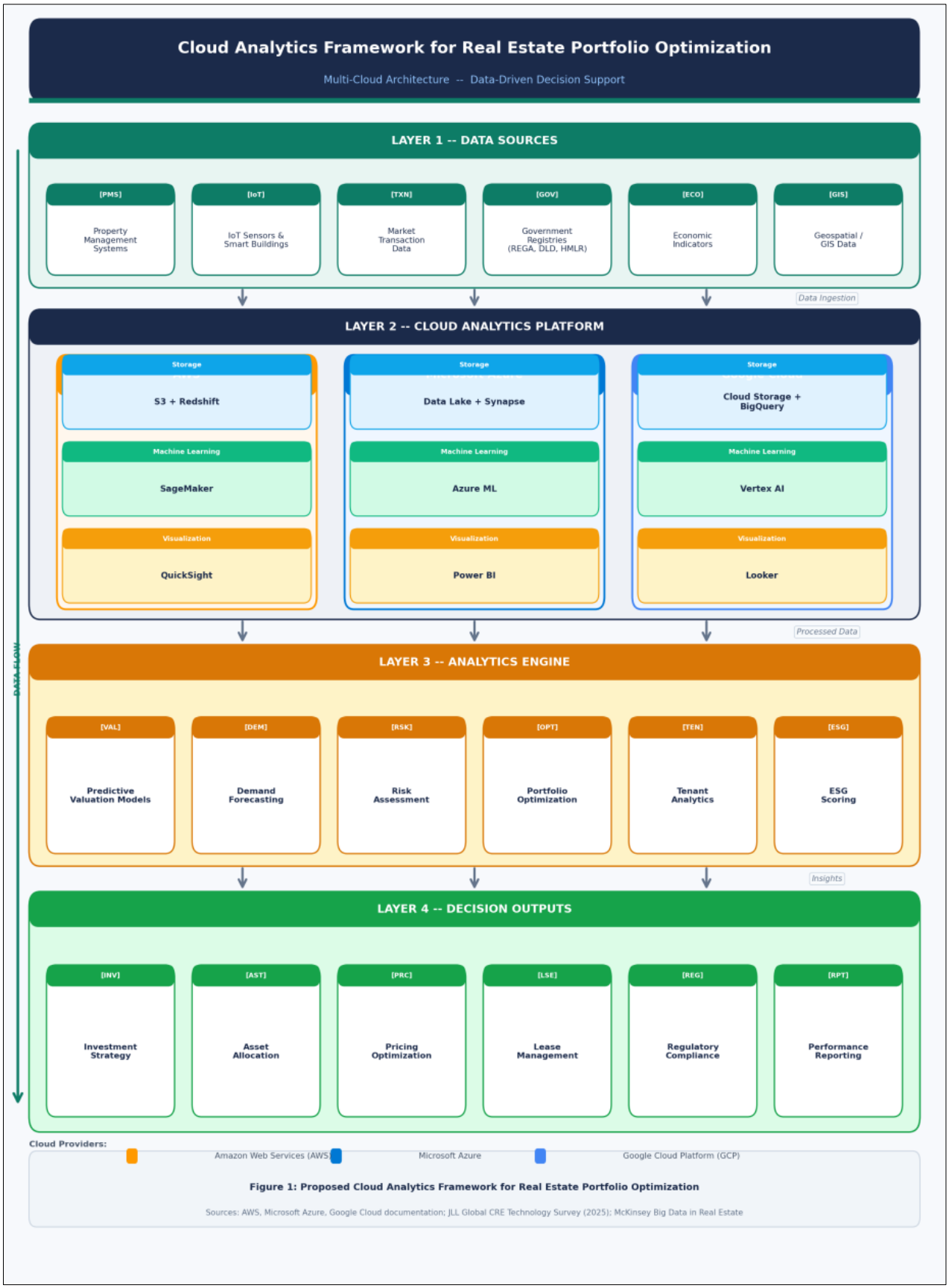

Figure 1: Proposed Cloud Analytics Framework for Real Estate Portfolio Optimization
Sources: *AWS, Microsoft Azure, Google Cloud documentation; JLL Global CRE Technology Survey (2025); McKinsey Big Data in Real Estate*

4.3 Region Specific Implementation Examples

Kingdom of Saudi Arabia:

REGA Digital Infrastructure. The Kingdom has been actively implementing digital infrastructure in the real estate ecosystem. The Rental Index processes up to 294,000 transactions per month [27]. Ejar digitizes millions of rental agreements. By November 2025, REGA is launching the national real estate tokenization system [32]. "Saudi Properties", introduced in December 2025, became the first real estate platform to own property by citizens not only from Saudi Arabia, but also from the whole world [27]. The National Open Data Platform contains 11,000+ sources of governmental data from over 100 institutions, becoming a great source for analysis [28]. Over 654 off-plan projects worth of 346,000+ units and over $135 bln in value were identified [27]. Innovation in the field of AI and blockchain is implemented at Saudi PropTech Center, while Ajras provides AI-driven location analytics [1, 2].

Dubai:

DLD Data Cube & Digital Twin. The Real Estate Data Cube provided by Dubai Land Department offers free access to transaction data, so that other organizations could use it as inputs for their AI models [4]. At GITEX, Dubai Municipality and DLD announced the launch of the Digital Twin in October 2025 that created a virtual replica of built environment [4]. The Smart Building application contains information on all Dubai buildings. Emaar, Aldar, and DAMAC companies use analytical AI solutions for optimization, increasing investors' profits up to 18% [3-30].

United Kingdom:

HM Land Registry Transformation. HMLR registers 26.7 million titles for real estate assets valued at $9 bln [10]. 95% of applications get completed within a year period, serving over 1,300 Business Gateway API clients processing 515,000+ applications within half a year [10]. £72 mln was invested in cooperation with digital transformation organizations for enabling AI adoption. During 2024/2025 fiscal year, HMLR helped to prevent £59 mln of fraud attempts [10, 11]. Migration of 7.2 million local land charges by 110 local councils into one digital register is considered the biggest consolidation of real estate data in the country [11].

India:

Proptech Platform Ecosystem. The main driving force behind the growth of the proptech segment in India was the emergence of platform-type organizations serving both consumers and institutional investors. In 2025, NoBroker implemented ConvoZen.AI for cloud-based conversational intelligence [8, 9]. Magicbricks uses READPRO AI CRM for more than 85,000 licensed brokers working in 200+ cities. Housing.com relies on ML pricing models; and Square Yards owns several patents on AI and data analytics [8, 9]. Digital valuation is used in more than 50,000 projects in India, while e-stamping service operates in 25 states/Union Territories [8]. Software products take 72% share of India proptech market [9].

4.4 Comparative Analysis of Cloud Providers

Three main cloud providers have plenty of relevant services in terms of portfolio distribution optimization. Below are the key benefits offered by each cloud provider:

Table 2: Cloud Platform Comparison for Real Estate Analytics

Feature	AWS	Microsoft Azure	Google Cloud (GCP)
Market Share	30%	20%	13%
Analytics Tools	Redshift, QuickSight, Kinesis	Synapse Analytics, Power BI, Event Hubs	BigQuery, Looker, Pub/Sub
ML Platform	SageMaker	Azure Machine Learning	Vertex AI
Data Storage	S3, DynamoDB	Blob Storage, Cosmos DB	Cloud Storage, Bigtable
Security	IAM, Cognito, GuardDuty	Active Directory, Confidential Ledger	IAM, BeyondCorp, Chronicle
RE Use Cases	Scalable ML pipelines, IoT for smart buildings	Enterprise integration, secure transaction logging	Large-scale data analytics, geospatial analysis
Strength	Broadest service catalog, mature ecosystem	Enterprise & hybrid cloud, Office 365 integration	Best-in-class data analytics & AI/ML

Sources*: TekRevol, Global Cloud Market Share Report 2026 (https://www.tekrevol.com/blogs/cloud-computing-statistics/); McKinsey, Investment Opportunity in Cloud Ecosystems 2025 (https://www.mckinsey.com/capabilities/mckinsey-digital/our-insights/the-growing-investment-opportunity-in-cloud-ecosystems).*

Table 1: Global PropTech Market Size by Country

Country	Market Size (2025)	Projected Size	CAGR	Key Platforms
Saudi Arabia	$891M	$2.53B (2032)	16.09%	REGA, Ejar, Ajras, Nuzul
UAE	$1.5B (est.)	$3.8B (2032)	~14%	DLD Data Cube, Bayut, Emaar AI
Qatar	$1.2B	$2.1B (2031)	~10%	QFC Digital Assets Lab
Oman	$2.22B (CRE)	$3.1B (2031)	~5.5%	Oman Data Park
India	$1.72B	$4.29–5.98B (2031–32)	16.95–19.48%	NoBroker, Magicbricks, Housing.com, Square Yards
United Kingdom	~$2B (est.)	$4.5B (2030)	~12%	HMLR, Hometrack, Rightmove
United States	~$12B (est.)	$25B (2030)	~12%	Reonomy, Cherre, VTS, CoStar, Zillow AI

Sources*: MarkNtel Advisors (https://www.marknteladvisors.com/research-library/proptech-market-saudi-arabia.html); TechSci Research (https://www.techsciresearch.com); Ken Research (https://www.kenresearch.com); Mordor Intelligence (https://www.mordorintelligence.com); 6Wresearch (https://www.6wresearch.com).*

Table 3: AI/Analytics Adoption Rates in Commercial Real Estate

Metric	JLL CRE Tech Survey 2025	Deloitte CRE Outlook 2025
AI Pilot/Adoption Rate	92% of firms running AI pilots (up from 5% in 2023)	76% in research/pilot/early-stage AI
Top Priority	Portfolio optimization ranked #1 for next 3 years	51% aim to automate processes with AI
Digital Investment Plans	AI can cut OPEX 10–30% via predictive controls	88% plan digital tech investment in 12–18 months
Data Readiness	Rapid pilot growth but production maturity remains low	Only 14% believe they have well-structured data
AI Commitment	Leading firms building in-house data science teams	97% committed to AI-enabled solutions
Implementation Stage	Portfolio optimization focus with ML integration	40% in early-stage implementation (up 12pp YoY)

***Sources:** JLL, Global CRE Technology Survey 2025 (https://www.jll.com); Deloitte, 2025 Commercial Real Estate Outlook (https://www.deloitte.com/us/en/insights/industry/financial-services/commercial-real-estate-outlook.html).*

4.5 Implementation Roadmap and Strategic Recommendations

Based on the findings of the market case studies, the below implementation roadmap demonstrates what should be done to implement cloud analytics based on company's maturity stage.

Phase 1

Data Foundation (Month 1-6). Audit of current data processes and data sources within the firm and creation of quality assurance processes. Establishment of a cloud data warehouse (AWS S3, Azure Data Lake, Google Cloud Storage). Creation of automated pipelines for extracting data from the property management system, transaction database, and market feeds. Standardization of ID and geographical code for each property across the markets. Phase 1 is going to require the greatest amount of organizational effort, as only 14% of the firms have proper data processes in place [15].

Phase 2

Analytics Deployment (Month 6-12). Implementation of the first version of predictive models for valuation of property and forecasts. It will start with obvious use-cases such as automated valuation for acquisitions, tenant credit scoring and prediction of energy costs. Leveraging managed ML services (SageMaker, Azure ML, Vertex AI) will reduce the amount of necessary infrastructural work. Creating interactive dashboards for KPIs and risk measurements of the firm's portfolio [13-25].

Phase 3

Optimization and Scaling (Month 12-24). Incorporation of IoT sensor data from managed buildings into the analytics process. Real-time monitoring of the portfolio with alert mechanisms on exceeding threshold levels. Implementation of Monte Carlo simulations to run different scenarios and tests. Introduction of alternative data in modeling – satellite images, foot traffic, and sentiment from social media. Starting cross-border analytics for international portfolios [17-19].

Phase 4

Advanced Analytics Capabilities (Month 24+). Creating digital twins for key assets according

to the model of Dubai municipality. Applying reinforcement learning for dynamic pricing and building efficiency optimization. Applying blockchain technology for tracking transactions to create audit trails. Development of large language models that will automate report-writing according to the data about the market that was collected and analyzed [4-32].

Strategic Recommendations for Different Stakeholders:

Investment managers have to start with portfolio analytics in the cloud before moving on to other areas involving the use of ML algorithms. Cleaned and standardized data is the main prerequisite for using machine learning. Investing in AWS or Azure would be the best solution regarding the security of corporate data; however, GCP could be helpful in advancing your analytics [25].

Governments should follow the example of REGA and HMLR by creating open data ecosystems that would accelerate innovation in the private sector. Machine-readability of the data will reduce friction in the real estate market even further [10-27].

Proptech startups should concentrate on developing vertical-specific solutions and partnering with cloud providers. There is no need to build proprietary technology infrastructure when the market demands analytics-focused solutions such as Ajras's location intelligence and NoBroker's conversational AI [1-8].

5. CONCLUSION

Going from additional investment to a key part of the competitive strategy of the real estate portfolio management, the significance of cloud analytics becomes increasingly clear. Analysis of the findings in seven different countries has shown that companies and governmental agencies that utilize data-driven strategies achieve visible results in terms of increased ROI (18% in Dubai thanks to AI), lower operating costs (saving 10-30% thanks to predictive building controls), and better risk management due to portfolio monitoring [3-13].

Further development of cloud analytics in the real estate market is foreseeable. Global expenditure on cloud services is estimated to reach $2.39 trillion by 2030 [25]. AI in the market will be valued at around $975 billion by 2029 [3]. The annual growth rate in proptech in Saudi Arabia is 16%, and 97% of US commercial real estate firms have invested in AI solutions [1]. The time and effort spent on building cloud analytics capabilities is already paying off. There are still obstacles to overcome. According to the surveys, only 14% of the firms claim that they have solid data processes in place [15]. Multi-cloud architecture complexity, legislation related to data privacy, and shortage of data scientists that specialize in real estate analytics prevent wider application of cloud analytics in the industry. The gap between launching the AI pilot project and creating the whole analytics system remains relatively significant. It will be important to develop capabilities in three areas: data infrastructure (data processing), human capital (real estate data scientist and real estate experts with data knowledge), and platforms strategy (cloud provider choice, proptech partnership).

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