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REAL ESTATE DEVELOPMENT TRENDS IN THE CONTEXT OF THE DIGITAL ECONOMY

Abstract

In modern times, digital transformation plays an important role in all economic sectors, including the real estate sector. This article examines the economic impacts of the application of digital technologies in the real estate market of Azerbaijan and market development trends. Within the framework of the study, the modernization of the state-run electronic cadastre and registry systems, the widespread use of online real estate platforms, and the application of smart city technologies were identified as the main directions.

The analysis shows that the application of digital technologies - including Big Data, artificial intelligence (AI), blockchain, virtual and augmented reality (VR/AR), as well as the "Internet of Things" (IoT) - not only increases market transparency, but also objectifies price formation and optimizes the decision-making process of investors. For example, big data analysis allows for accurate assessment of market trends, while blockchain technology ensures the security of property rights and increases the reliability of transactions.

Empirical research conducted in Azerbaijan confirms the positive impact of market digitization on median square meter prices and transaction activity. In particular, tokenization and digital investment platforms facilitate the entry of small and medium-sized investors into the market, thereby increasing the liquidity of real estate assets. This leads not only to the expansion of investment opportunities, but also to increased competition in the market and the formation of prices more in line with market conditions.

However, the full digitalization of the market is accompanied by certain risks. The main challenges are cybersecurity and data protection, the inadequacy of the legal and regulatory framework, as well as the lack of digital skills. These factors may limit the effective application of digital technologies and negatively affect the growth rate of the market.

As a result, digital transformation accelerates the development of the Azerbaijani real estate market, increases market transparency and investment attractiveness. At the same time, this process creates a strong foundation for sustainable economic development in the future. The research results show that state policy supporting the application of digital technologies, modernization of legal regulations and increasing the digital skills of market participants are of strategic importance.

Keywords: *digital economy, real estate market, digital transformation, Azerbaijan, smart city technologies, blockchain, investor decisions.*

INTRODUCTION

The 21st century is the era of digital transformation of the global economy. Information and communication technologies, artificial intelligence, big data, blockchain, virtual and augmented reality, as well as “smart cities” and IoT technologies have created fundamental changes in various areas of the economic system, including the real estate sector. As a result of the development of the digital economy, traditional market structures, price formation mechanisms and management models have had to adapt to new digital realities.

The real estate market has historically been characterized by information asymmetry, high transaction costs, and poor price transparency. These factors complicate the decision-making processes of market participants, increase investment risks, and reduce economic efficiency. The introduction of the digital economy is of strategic importance in terms of eliminating these problems, ensuring market transparency, and ensuring more objective price formation.

Digital technologies affect the formation of the economic value of real estate in several ways. Big Data and artificial intelligence-based valuation models increase the objectivity of prices by analyzing market data and more accurately reflect the dynamics of supply and demand. Blockchain technology ensures the protection of property rights and the transparency of transactions, while virtual reality and 3D modeling accelerate the decision-making process of market participants. At the same time, smart city infrastructure and IoT technologies increase the value of property depending on location and infrastructure indicators[1].

In the context of Azerbaijan, the digital transformation processes carried out in recent years have made significant contributions to the development of the real estate sector. The modernization of the electronic cadastre system, the implementation of smart infrastructure projects, the introduction of online trading platforms and digital investment mechanisms increase market transparency, ensure the formation of prices on economic grounds, and optimize the decision-making processes of investors.

The purpose of this article is to systematically analyze the impact of the digital economy on the real estate market, identify current global and national trends, explain the mechanism of price formation, and explore the prospects for the digital transformation of the Azerbaijani market. The objectives of the article are as follows:

1. To identify the theoretical foundations of the impact of the digital economy on the real estate market;
2. Analyze digital transformation experiences at the global and regional levels;
3. Assess the economic impacts of digital technologies - AI, Big Data, blockchain, smart infrastructures;
4. To investigate digital transformation processes and development trends in the Azerbaijani real estate market;
5. To provide strategic recommendations for the future development of the sector.

The scientific significance of this study is that it systematically assesses the economic changes brought about by the digital economy in the real estate sector and provides analysis at both the global and national levels. This forms the basis for future research, public policy, and investment decisions.

METHODOLOGY

The impact of the digital economy on the real estate market has created significant changes at the global and national levels in recent years. This impact is observed in many directions: increasing market transparency, objectifying price formation, reducing transaction costs, increasing the efficiency of investment decisions and the formation of new business models. Digital technologies - Big Data, artificial intelligence, blockchain, virtual and augmented reality, smart city technologies and IoT - play a key role in shaping the economic value of real estate and optimizing market dynamics [2].

Big Data and artificial intelligence technologies are widely used in price formation and market analysis. These technologies analyze historical sales data, location and socio-economic indicators, infrastructure and transport capabilities, as well as construction materials and object characteristics, creating conditions for determining prices on a more objective and scientific basis.

AI algorithms analyze the supply-demand balance in real time, supporting market participants in their investment decisions. Thus, the number of speculative transactions decreases, price dynamics become more predictable, and market efficiency increases.

Blockchain technology enhances transparency and legal security in the real estate sector. All transactions are recorded in an immutable and traceable form, which minimizes the risk of fraud. The introduction of smart contracts automates the transaction process, reducing the need for notary and other intermediary services. Blockchain technology is especially effective for registering commercial objects and high-value properties, but the lack of a fully adequate legal framework creates some limitations.

Virtual and augmented reality technologies are expanding the possibilities of real estate presentation and marketing. Through VR and AR, buyers and tenants can view new buildings and existing properties in three-dimensional virtual tours, simulate interior design and optimize the selection process. These technologies also shorten the decision-making time of market participants, accelerate sales cycles and increase the effectiveness of marketing strategies.

Smart city concepts and IoT technologies are additional factors that increase the value of real estate. Sensors and intelligent control systems increase the level of security of facilities, while energy efficiency technologies increase the economic value of residential and commercial buildings. At the same time, the efficiency of transport, water and utility services, and digital analysis of infrastructure-related data create additional decision-making bases for market participants.

Digital investment platforms bring new opportunities to the market. Through tokenization and crowdfunding, investors can participate in large projects with small investments, increasing asset liquidity and providing access to global markets. This increases the financial attractiveness and competitiveness of the real estate market [3, 4].

In the context of Azerbaijan, the digital transformation process is showing significant progress. Modernization of the electronic cadastre and registry system, smart infrastructure projects, and development of online purchase and sale platforms increase market transparency, serve to objective price formation and optimize investors' decision-making processes. Platforms such as Bina.az and Tap.az increase the accessibility of market information and accelerate purchase and sale transactions. Smart city projects and IoT technologies increase the economic value of real estate objects and support the development of urban infrastructure.

However, the impact of digital transformation on the market also involves certain risks and limitations. Cybersecurity and data protection issues, the inadequacy of the legal and regulatory framework, the lack of digital skills, and the monopolistic position of some platforms in the market create potential risks. Therefore, it is important to develop strategic approaches and regulatory mechanisms related to the application of digital technologies.

As a result, the implementation of the digital economy radically changes the development trends of the real estate sector, makes the decision-making processes of market participants more scientific and rational, objectifies the formation of prices and optimizes the investment environment. Experiences gained at the global and national levels show that digital transformation both increases market efficiency and makes a significant contribution to increasing the economic value of real estate [5].

DIGITAL TRANSFORMATION IN THE AZERBAIJAN REAL ESTATE MARKET

In recent years, digital transformation processes have been developing rapidly in the real estate market of Azerbaijan and have a strategic impact on all levels of the sector. This transformation is characterized by the development of state policy and the legal framework, on the one hand, and the implementation of digital platforms of the private sector and the integration of smart city technologies, on the other. These processes directly affect the formation of real estate prices, market transparency, investment attractiveness and economic efficiency.

One of the main directions of the digital transformation carried out at the state level is the modernization of electronic cadastre and registry systems. These systems carry out the registration of real estate objects electronically, ensure the protection of property rights and increase the

accessibility of information for market participants. The electronic registry system not only speeds up purchase and sale transactions, but also strengthens legal security, reduces the number of speculative transactions and supports the formation of prices in accordance with market realities. The information obtained through the modern electronic cadastre system creates the basis for reliable and objective market analysis for investors, construction companies and market researchers.

The private sector is another important direction of digital transformation. Online buying and selling platforms, such as Bina.az, Tap.az and other portals, increase the accessibility of market information, reduce intermediary costs between buyers and sellers, and optimize the speed of transactions. These platforms also allow for real-time monitoring of supply and demand dynamics in the market, ensure price transparency, and support the decision-making process for market participants on a scientific basis. With the introduction of online platforms, the competitive environment in the real estate market is strengthened and information asymmetry is reduced, thus reducing the investment risks of market participants.

Smart city projects and IoT technologies are important factors that directly affect the economic value of real estate objects. Smart sensors, security systems, energy efficiency technologies, monitoring of transport and utilities increase the market value of buildings. For example, the "Smart Baku" project and other smart city programs implemented in Baku have a positive impact on the price of real estate by improving urban infrastructure, public services, energy efficiency and transport connections. Objects with smart infrastructure attract more investors and buyers, gain an advantage in the market and create long-term economic value.

Digital transformation is also expanding real estate investment opportunities. Tokenization, crowdfunding, and digital investment platforms allow investors to invest in large projects with small amounts, increasing asset liquidity and providing access to global markets. This is especially important for commercial properties and high-value residential projects, as global investors can quickly access the market through digital platforms and effectively assess risks [6,7].

However, there are some risks and limitations to digital transformation. Cybersecurity issues, data protection, insufficient legal and regulatory framework, and lack of digital skills are the main factors preventing the full digitalization of the market. In addition, the monopolistic position of some large platforms in the market can reduce competition and limit the decision-making capabilities of market participants. The incomplete formation of the legal framework limits the application of blockchain, tokenization, and smart contract technologies.

Digital transformation in the future. These include improving the legal and regulatory framework by the state, strengthening cybersecurity standards, increasing digital skills, as well as expanding smart city and smart infrastructure projects. These measures will ensure the sustainable development of the real estate market, increase price transparency, and create a reliable environment for investors. Digital transformation processes in the Azerbaijani real estate market are radically changing the development trends of the sector. Market transparency, the formation of prices on economic grounds, optimization of the decision-making process for investors, and an increase in the market value of objects with smart infrastructure are the main indicators of this transformation. The application of digital technologies will play the role of the main mechanism for the sustainable development of the real estate market and increasing economic value in the future.

Table1

The impact of digital technologies on the real estate market of Azerbaijan

Technology	Application area	Impact on the market	Risks and limitations
Big Data & AI	Price analysis, supply and demand balance	Objective price formation, market transparency	Information accuracy and cyber risks

Blockchain	Contracts, property registration	Transparency, reduction of fraud	Complete legal framework lack of formation
VR/AR	Marketing and promotion	Acceleration of buyer decisions	Technology is expensive
Smart City / IoT	Infrastructure and energy efficiency	Increase in the market value of buildings	Lack of technological skills
Digital investment platforms	Tokenization and crowdfunding	Market entry of small investors	Inadequate legal framework

Source: *Market based on indicators author by it is prepared .*

The digital transformation process in the real estate market of Azerbaijan has been developing rapidly in recent years and has a strategic impact on all levels of the sector. This transformation is characterized by the improvement of state policy and legislation, on the one hand, and the introduction of digital platforms by the private sector, on the other. The study systematically analyzes the impact of the digital economy on the real estate sector based on market data for Azerbaijan.

State initiatives play an important role in the digitalization of the real estate market of Azerbaijan. Real estate registration, protection of property rights, and transparency of market data are ensured through electronic cadastre and registry systems. These systems not only accelerate purchase and sale transactions, but also support the decision-making process of market participants on an objective and scientific basis. At the same time, the state's digital transformation programs, including the "Smart Azerbaijan" initiatives, ensure digital management of urban infrastructure and utilities, creating additional transparency for market participants [8,9].

The real estate market of Azerbaijan has been developing rapidly in recent years, and in parallel with the digital transformation, prices and transaction volumes have increased. From 2020 to 2025, average prices in the housing market increased by approximately 46%. In the first quarter of 2025, the price index increased by 14.4% compared to the same period in 2024.

The structure of the market shows that primary market prices increased by 11.3%, and secondary market prices by 9.8%. Quarterly price growth was 1.6% overall in the third quarter of 2025, and in the primary market this growth reached 3.2%. In the city center, the prices per square meter of new buildings vary between 2200-4100 AZN, while in peripheral regions the prices are set in the range of 1100-1600 AZN.

Significant changes are also observed in the rental market. In 2024, rental prices increased by approximately 10-12%, and in 2025, an increase of 13-15% is expected. The average monthly rent in Baku is estimated at 883 AZN, and the housing affordability index shows that it takes an average of 22.5 years to recover the capital of an apartment.

These indicators indicate that the market is stable and on an increasing trend in terms of both price and transaction volume. At the same time, the use of digital platforms has led to the acceleration of sales, increased market transparency and more informed decision-making by investors. However, there are also risks in the market such as cybersecurity, data protection, the inadequacy of the legal framework and the monopolistic position of some platforms [1,14,15].

The role of the private sector is also significant. Online real estate platforms, such as Bina.az, Tap.az and other portals and mobile applications, increase the accessibility of market information, reduce intermediary costs between buyers and sellers and increase the speed of transactions. These platforms also allow for real-time monitoring of price dynamics, enhance market transparency and optimize the decision-making process of investors. Statistical data on the sales and rental market in various cities of Azerbaijan show that the use of online platforms has significantly increased the volume of purchase and sale transactions.

The application of digital technologies also directly affects the economic value of real estate through smart city and smart infrastructure projects. Smart city projects implemented in Baku,

Ganja, and Sumgayit are modernizing urban infrastructure, digitizing transportation and utility management, increasing energy efficiency, and enhancing the security of facilities. This has a particularly positive impact on the market value of new buildings and the choice of investors.

The investment opportunities of digital transformation in the Azerbaijani market have also expanded. Tokenization and digital investment platforms allow small and medium-sized investors to join large projects, increase the liquidity of real estate assets and attract global investors. This is especially important for commercial properties and premium residential projects.

However, there are also certain risks and limitations associated with digital transformation. Cybersecurity issues, data protection, insufficient legal and regulatory framework, and lack of digital skills hinder the full digitalization of the market. In addition, the monopolistic position of some platforms can limit competition in the market and reduce investors' choice [10,11].

In the future, a number of strategic steps are important for the sustainable development of digital transformation in the Azerbaijani real estate market: improving the legal and regulatory framework by the state, strengthening cybersecurity standards, increasing digital skills, expanding smart city and smart infrastructure projects. These measures will increase market transparency, investment attractiveness and economic efficiency, and ensure the sustainable development of the real estate sector.

In conclusion, the analysis conducted on Azerbaijan shows that digital transformation processes have a significant impact on all areas of the real estate market: price formation, market transparency, accuracy of investor decisions, market value of objects and development of smart infrastructure are the main indicators of this process. The implementation of the digital economy will make a significant contribution to the sustainable development of the market and the increase in economic value in the future.

CONCLUSION

According to the results of this study, the digital economy has a significant and multifaceted impact on the development trends of the Azerbaijani real estate market and the decision-making process of market participants. The study shows that the application of digital technologies not only creates technological innovations, but also increases market transparency, makes price formation more objective and increases economic efficiency.

Impact of digital technologies: Big Data and artificial intelligence play an important role in analyzing the supply-demand balance in the market and predicting prices. These technologies analyze historical sales data, object characteristics, location and socio-economic factors, allowing prices to be formed in accordance with market realities. Blockchain technology increases the transparency and legal security of contracts, reduces notary and other intermediary costs and minimizes fraud risks in the market. VR/AR technologies increase the efficiency of the presentation of objects and the decision-making process of buyers, shortens sales cycles and optimizes marketing strategies.

Azerbaijani context: The analysis conducted on Azerbaijan shows that the modernization of electronic cadastral systems, the use of online platforms such as Bina.az, Tap.az, and the implementation of smart city projects have increased market transparency. The number of sales on online platforms has increased significantly over the years 2018–2024, and median square meter prices have increased. This shows the direct impact of digital transformation on market dynamics and optimizes the decision-making process of investors.

Economic value and investment opportunities: Digital transformation creates a more accessible, transparent, and predictable environment for investors. Through tokenization and digital investment platforms, small and medium-sized investors are attracted to large projects, the liquidity of real estate assets increases, and global investors' access to the market becomes easier. Smart city and IoT technologies, on the other hand, increase the market value of buildings, optimize energy efficiency and security levels, and support the development of urban infrastructure [12].

Risks and limitations: The study shows that there are certain risks associated with digital transformation. Cybersecurity, data protection, insufficient legal and regulatory framework, and

lack of digital skills hinder the full digitalization of the market. In addition, the monopolistic position of some platforms in the market may reduce competition, which may limit the decision-making capabilities of market participants.

Future prospects: The results show that a number of strategic measures should be implemented for the sustainable development of digital transformation in the Azerbaijani real estate market. These include improving the legal and regulatory framework, strengthening cybersecurity standards, increasing digital skills, expanding smart city and smart infrastructure projects, and promoting digital investment platforms. These measures will increase market transparency, investment attractiveness, and economic efficiency, and ensure sustainable development of the real estate sector.

As a result, the implementation of the digital economy increases the market transparency of the Azerbaijani real estate market, the accuracy of investor decisions, price formation and the trust of market participants, as well as strengthens the country's leading position in digital transformation in the regions. This study is both theoretically, empirically and practically significant, and provides a reliable basis for future research and policy formulation [13].

The following recommendations are put forward for the effective implementation of digital transformation and the sustainable development of the Azerbaijani real estate market:

1. Improving the legal and regulatory framework: Strengthening the legislative framework is essential for the implementation of blockchain, tokenization and smart contract technologies. Modernizing the legal framework will facilitate market access for both domestic and foreign investors.

2. Cybersecurity and data protection: Cybersecurity standards should be developed and implemented for the security of electronic cadastre, online platforms and digital investment systems. Data protection and confidentiality of personal data should be a priority.

3. Digital skills development: Digital skills development programs should be organized for market participants — investors, agencies, construction companies and government agencies. This will ensure more effective use of technologies.

4. Expansion of smart city and smart infrastructure projects: Smart city programs implemented in Baku, Ganja and Sumgayit cities should be applied to other regions, and infrastructure, transport and energy efficiency projects should be expanded. This will increase the market value of real estate objects and increase their attractiveness for investors.

5. Promotion of digital investment opportunities: Incentive programs should be developed to attract small and medium investors to the market through tokenization and digital investment platforms, and the transparency and reliability of the platforms should be ensured.

6. Market monitoring and statistical analysis: Data generated by the application of digital technologies should be systematically collected and analytical analyses should be conducted. This will form the basis of market policy and investment decisions for the state and private sector.

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Rəqəmsal iqtisadiyyat kontekstində daşınmaz əmlakın inkişaf trendləri

Xülasə

Müasir dövrdə rəqəmsal transformasiya bütün iqtisadi sahələrdə, o cümlədən daşınmaz əmlak sektorunda da mühüm rol oynamaqdadır. Bu məqalə Azərbaycan daşınmaz əmlak bazarında rəqəmsal texnologiyaların tətbiqinin iqtisadi təsirlərini və bazar inkişaf trendlərini araşdırır. Tədqiqat çərçivəsində, dövlət tərəfindən həyata keçirilən elektron kadastr və reyestr sistemlərinin modernləşdirilməsi, onlayn daşınmaz əmlak platformalarının geniş istifadəsi və smart şəhər texnologiyalarının tətbiqi əsas istiqamətlər kimi müəyyən edilmişdir.

Analiz göstərir ki, rəqəmsal texnologiyaların o cümlədən Big Data, süni intellekt, blokçeyn, virtual və artırılmış reallıq, həmçinin "İnternetin Əşyaları" tətbiqi bazar şəffaflığını artırmaqla yanaşı, qiymət formalaşmasını obyektivləşdirir və investorların qərar qəbuletmə prosesini optimallaşdırır. Məsələn, böyük verilənlərin analizi bazar tendensiyalarının dəqiq qiymətləndirilməsinə imkan yaradır, blokçeyn texnologiyası isə mülkiyyət hüquqlarının təhlükəsizliyini təmin edir və tranzaksiyaların etibarlılığını artırır.

Azərbaycan üzrə aparılan empirik araşdırmalar bazarın rəqəmsallaşmasının median kvadratmetr qiymətlərinə və tranzaksiya aktivliyinə müsbət təsirini təsdiqləyir. Xüsusilə tokenizasiya və rəqəmsal investisiya platformaları kiçik və orta investorların bazara daxil olmasına şərait yaradır, bununla da daşınmaz əmlak aktivlərinin likvidliyini artırır. Bu, yalnız investisiya imkanlarının genişlənməsinə deyil, həm də bazarda rəqabətin güclənməsinə və qiymətlərin bazar şərtlərinə daha uyğun formalaşmasına gətirib çıxarır.

Buna baxmayaraq, bazarın tam rəqəmsallaşması müəyyən risklərlə müşayiət olunur. Əsas problemlər kimi kiber təhlükəsizlik və məlumatların qorunması, hüquqi və normativ bazanın yetərsizliyi, həmçinin rəqəmsal bacarıqların çatışmazlığı qeyd olunur. Bu amillər rəqəmsal texnologiyaların səmərəli tətbiqini məhdudlaşdıra və bazarın inkişaf sürətinə mənfi təsir göstərə bilər.

Nəticə etibarilə, rəqəmsal transformasiya Azərbaycan daşınmaz əmlak bazarının inkişafını sürətləndirir, bazar şəffaflığını və investisiya cəlbediciliyini artırır. Eyni zamanda, bu proses gələcəkdə dayanıqlı iqtisadi inkişaf üçün güclü zəmin yaradır. Tədqiqat nəticələri göstərir ki, dövlət siyasətinin rəqəmsal texnologiyaların tətbiqini dəstəkləməsi, hüquqi normativlərin modernləşdirilməsi və bazar iştirakçılarının rəqəmsal bacarıqlarının artırılması strateji əhəmiyyət daşıyır.

Açar sözlər: *rəqəmsal iqtisadiyyat, daşınmaz əmlak bazarı, rəqəmsal transformasiya, Azərbaycan, smart şəhər texnologiyaları, blokçeyn, investor qərarları.*