GOLDEN TIGER REALTORS | RESEARCH ARTICLE

AI and Digital Marketing as an Equaliser: Opportunity, Compliance and Consumer Trust

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Abstract. Generative AI tools and social media let a small or emerging agency produce marketing that once required a large firm's budget. Used carelessly, the same tools create misleading adverts, privacy breaches and reputational damage. This article argues that AI can narrow the gap between incumbent and emerging practitioners, but only when paired with compliance training and consumer education.

1. The transformation mandate

Section 21(3)(c) of the Property Practitioners Act 22 of 2019 provides for a Consumer Awareness Programme to promote understanding of property transactions. [1] The same chapter commits the PPRA to supporting historically disadvantaged practitioners and their businesses, which today depend heavily on digital marketing to compete.

2. The opportunity

At the 2025 Property Sector Research Colloquium, co-hosted by the PPRA, the Minister of Human Settlements said digital tools can democratise property data and reduce barriers for small and emerging practitioners. [2]

For an emerging practitioner, AI can help draft listing descriptions, social posts, client emails and market summaries in minutes. It can also translate content into the languages clients actually speak, which matters for reaching township, rural and first-time buyers often overlooked by mainstream marketing.

3. The risks

Risk	Example	Relevant framework
Misleading claims	AI-generated text overstates size, features or "guaranteed" returns	PPRA Code of Conduct; Consumer Protection Act; ASA Code
Privacy breaches	Pasting client names, ID numbers or financial details into public AI tools	POPIA
Fake or altered images	Edited photos that hide defects	PPRA Code of Conduct; CPA

Risk	Example	Relevant framework
Discriminatory wording	Text that signals preferred buyer types	Constitution; PPRA Code of Conduct
Missing disclosures	Omitting FFC number, firm details or mandatory disclaimers	PPRA advertising requirements

These risks fall hardest on new practitioners, who are least likely to have a compliance officer checking their work.

4. GTR's perspective: equip, don't prohibit

GTR has chosen to train agents to use AI well rather than ban it. Its agent guide on AI for property marketing and its official marketing playbook set out compliant listing formats, a disclaimer library, approved hashtags, and clear examples of compliant and non-compliant content. The principle is simple: AI drafts, the practitioner verifies and remains accountable.

This approach supports transformation in two ways. It gives emerging agents professional-quality marketing at low cost, and it protects consumers, especially first-time buyers with limited property knowledge, from misleading content.

5. Recommendations for implementation

1. **Make responsible AI a CPD topic.** Offer verifiable CPD on AI in property marketing, covering POPIA, the PPRA Code of Conduct, advertising rules and practical prompting.
2. **Adopt a firm-wide AI use policy.** Define what may and may not be entered into AI tools, require human review of all AI content, and keep records of published adverts as the Act requires.
3. **Provide a shared prompt library.** Give every office tested prompts that already include GTR's compliance requirements and disclaimers.
4. **Publish multilingual consumer content.** Use AI-assisted translation, checked by fluent staff, to produce plain-language guides on buying, renting and avoiding fraud. This supports the Consumer Awareness Programme.
5. **Close the digital access gap.** Provide data, devices or shared office access for candidates and new agents who cannot afford them.

6. Recommendations for further research

- **Effect on emerging agencies:** measure whether AI tools reduce marketing costs and time-to-first-mandate for HDI-owned agencies.
- **Compliance error rates:** audit a sample of AI-assisted and manually written adverts for accuracy and required disclosures.

- **Consumer trust:** survey how buyers and tenants respond to AI-generated content, and whether disclosure of AI use affects trust.
- **Language and reach:** test whether multilingual marketing increases enquiries from under-served communities.
- **Regulatory guidance:** propose that the PPRA consider sector guidance on AI use in property marketing.

References

[1] Property Practitioners Act 22 of 2019, s 21: Property Sector Transformation Fund. https://www.acts.co.za/property-practitioners-act-2019/21__property_sector_transforma.php

[2] IOL (November 2025). Significant achievements in the property sector shadowed by ongoing structural inequalities. https://iol.co.za/business/property/2025-11-06-significant-achievements-in-the-property-sector-shadowed-by-ongoing-structural-inequalities/