

# Automate, Integrate, Delegate:

A Framework for Efficiency in the  
Modern Real Estate Brokerage

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# INTRODUCTION

In the aftermath of the NAR lawsuit settlements, the real estate industry is at a crossroads. As average commissions per deal drop, real estate industry experts postulate an exodus of part-time agents, reducing membership in brokerages and associations. The remaining agents become tomorrow's super agents who, through the use of technology and years of hyper-local expertise, compete to produce well above today's average agent who finds herself at the closing table a handful of times throughout the year.

In catering to this new crop of super agents, brokerages are expected to deliver a high level of service, keep fees low, and remain profitable despite already low brokerage margins. The brokerage of the future is one that leverages technology and motivated team members not just to enhance efficiency, but to create personalized and delightful experiences for agents and clients alike. This whitepaper explores how Systato—a tech-enabled support, operations, and technology services organization working with over 1,000 brokerages and PropTech companies—uses its A/I/D framework (Automate, Integrate, Delegate) to enhance key areas of brokerage operations, offering practical solutions to common challenges.

## **The A/I/D Framework**

Many brokerage executives who face the challenge of improving operational efficiency turn to software as a quick solution. While this can address some pain points, relying solely on technology can lead to missed opportunities for deeper, more sustainable improvements. The real issue arises when technology isn't paired with thoughtful process management and the right staffing, which are critical for maximizing the effectiveness of any tool. By addressing this gap, brokerages can create a more comprehensive strategy that ensures long-term operational success.

Systato leadership adopted the A/I/D framework to better map the relationship between processes, technology, and global staffing in driving profitability and operational efficiency within its real estate brokerage clients. The A/I/D framework—Automate, Integrate, Delegate—addresses this need by providing a structured method to optimize operations and create a more efficient, scalable, and resilient brokerage.

### **Automate: Reducing Manual Work & Simplifying Processes**

Automation, in this context, is not just about replacing manual tasks with technology; it's about rethinking how processes are designed to be more efficient, accurate, and scalable. For instance, by reducing the need for double entry, brokerages also reduce the rate of inconsistencies and errors. Additionally, implementing a series of automations in the form of a workflow further streamlines operations by ensuring that tasks are completed in a consistent, timely manner, following predefined rules and triggers.

### **Integrate: Establishing a Cohesive Technology Stack**

Integrated systems create a foundation that makes process automation more accessible and effective. Integration involves evaluating the current technology stack and identifying opportunities for systems to connect. In areas

where it makes sense for two systems to exchange data, brokerages should determine whether solutions exist to connect them or whether it is worth switching to a system that supports such integration. By integrating their platforms, brokerages can create a unified ecosystem where data flows seamlessly between systems, reducing the need for manual entry and improving overall operational visibility.

### **Delegate: Assembling the Right Team for the Right Tasks**

Delegation involves strategically assigning the right tasks at the right time to the right people in the right roles. While technology can handle many tasks, there will always be a need for human expertise, particularly in areas that require nuanced decision-making, need a personal touch, or the cost of automating outweighs the cost of delegating. Delegation also offers the opportunity to leverage globally distributed teams, reducing costs by assigning certain tasks to experienced virtual professionals.

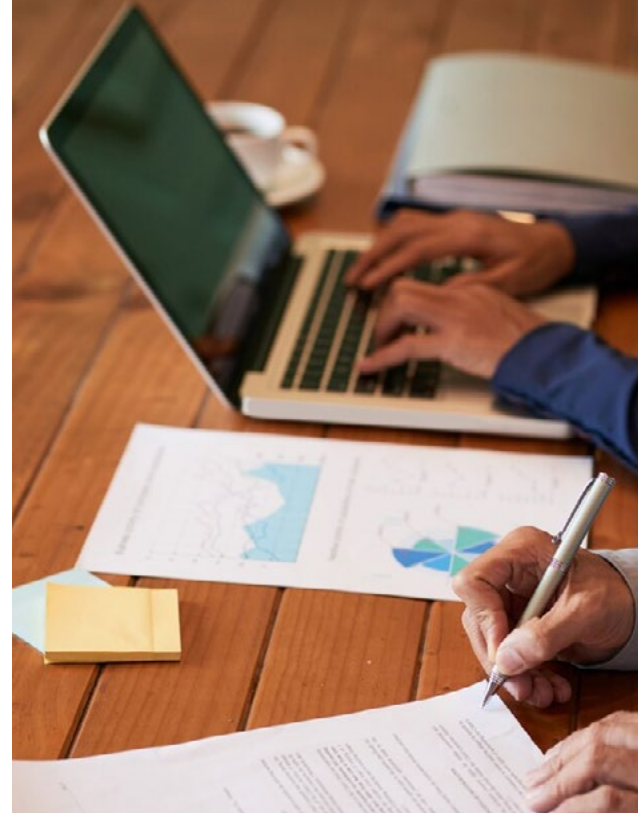
### **A/I/D as a Three-Legged Stool**

The A/I/D framework functions as a three-legged stool, as each of the components balances the others; and the absence of any compromises the stability of the entire system:

- **Without automation,** you rely too heavily on delegation. Manual tasks overwhelm staff, increasing the risk of errors and increasing overall costs.
- **Without integration,** automation efforts may fall short, relying on disjointed systems that fail to mesh effectively.
- **Without delegation,** you chase a unicorn solution—the perfect, automated solution that runs the organization on autopilot. While it may be possible to build that solution, 100% automated solutions are often not ready to license pre-built to your organization’s specific needs and can leave behind a brittle solution overly dependent on developer intervention.

However, the steps don’t always need to be followed in a strict order. Sometimes, it’s more practical to jump in and start with delegation, getting work done quickly by assigning tasks to skilled team members. As tasks are handled, processes become clearer, making it easier to document standard operating procedures (SOPs) and identify areas where integration can enhance efficiency. In other situations, it might be best to start with integration, especially when a formal toolset isn’t established. By first connecting and unifying existing systems, brokerages create a strong foundation that not only streamlines operations but also sets the stage for future automation.

By automating, integrating, and delegating wisely, brokerages establish robust operations that are well-equipped to serve the super agents of tomorrow. Brokerage leaders sometimes worry that automated back office processes take away from their “personal touch,” where the situation is often reversed: Brokerages that avoid A/I/D run a higher risk of reducing their profitability and consistency of agent service, while brokerages that embrace it can maintain high levels of service at scale. A closer look reveals how Systato has applied this framework to key functions within real estate brokerages.



# A CASE STUDY IN AGENT ONBOARDING:

## CREATING A PERSONALIZED, AUTOMATED JOURNEY

### PROBLEM

Effective onboarding is critical, yet many brokerages struggle with inconsistent experiences, high turnover, and costly manual processes. While the residential real estate industry has not published research on the impacts of a poor onboarding experience, the topic has been studied in other contexts. According to the Harvard Business Review, as many as 20% of employees quit within the first 45 days of employment (J. Phelan, 2024). In contrast, effective onboarding and recognition can lead to a 3x increase in commitment to the employer, a 114% boost in high-quality work, and a 135% improvement in engagement (O.C. Tanner Institute, 2023, p. 110).

### SOLUTION

Similarly, brokerages that have engaged with Systato for agent onboarding found that applying automation, integration, and delegation to their onboarding process both reduces time/cost and enhances the agent's experience. During the critical first few weeks when the risk of an agent leaving for another brokerage is highest, brokerages can create a more welcoming experience for new agents, ultimately reducing turnover and cementing the agent's decision to join the brokerage:

#### Integrate

- **Evaluate Current System:** Evaluate the technology stack, onboarding flow, data collection methods, and current processes.
- **Onboarding Flow:** Design a unified onboarding flow that reduces entry points for agents and reduces friction to join the brokerage.
- **Scripting:** Develop customizable communication scripts to ensure consistent messaging before, during, and after the onboarding process.
- **SOPs:** Compile and document Standard Operating Procedures (SOPs) for all systems involved in the onboarding process.

## Automate

- **Automatability:** Pinpoint tasks that may be possible to automate.
- **Automation Tools:** Select appropriate automation tools, whether low-code/no-code platforms, robotic process automation, or custom development solutions.
- **Cost/Benefit Analysis:** Carefully evaluate the costs and benefits of automating each task to optimize resource allocation and effectiveness.
- **Implement:** Implement automations and update SOPs to include the tasks which will be automated and the situations that will require human intervention.

## Delegate

- **Roles & Responsibilities:** Establish roles and responsibilities between stakeholders on staff, at third-party vendors, and in the outsourced onboarding team.
- **Do the Heavy Lifting:** Empower the onboarding team to handle complex tasks for agents, such as importing contact databases, pre-populating profiles, and updating portal/business listings.
- **White Glove Approach:** Offer a personalized concierge onboarding session with new agents to familiarize them with the systems and tools at their disposal and ensure that all systems have properly been set up.
- **Start Early:** Provide experienced agents with a pre-move audit session to review existing systems and determine which data and marketing assets need to be migrated before transitioning away from their previous brokerage.

The resulting process, while automated and more efficient, enables even more personalization in a way that enhances agent experience and helps build trust and loyalty with agents. As all of its engagements are white labeled, Systato ensures that the branding and messaging always align with the brokerage, giving agents a seamless and consistent experience. All agent interactions feel as if they are with a staff member within the real estate brokerage. Such a personalized process increases agent affinity with the brokerage, adoption of brokerage tools, and allows the agent to feel comfortable producing within days after making the switch.



## Case Study

A 300-agent independent real estate brokerage with multiple offices faced significant challenges in maintaining a cost effective, consistent, and efficient onboarding process. The existing system relied heavily on manual tasks, with office managers across different locations handling new agent onboarding independently. This approach led to inconsistencies, duplicated efforts, and a significant drain on resources. Office managers were spending up to 8 hours per agent on administrative tasks during the onboarding process. This delay created a poor first impression for the incoming agent, excessive operational expenses, and prolonged the time to agent productivity.

The brokerage partnered with Systato to implement a bespoke, automated onboarding system tailored to their unique needs, enhancing efficiency and agent integration. Systato's team began by unifying the onboarding process across all locations, developing customizable communication scripts, designing a unified onboarding flow, and documenting SOPs. They then automated key tasks using low-code/no-code platforms to reduce manual workloads and minimize disruption. Finally, roles were clearly defined among staff, vendors, and Systato's outsourced onboarding team to handle complex tasks, while new agents received personalized concierge sessions to ease their transition. The result was a streamlined, standardized onboarding process that saved office managers an average of 4 hours per onboard, resulting in over \$30,000 in annual labor cost savings. More importantly, the enhanced onboarding experience led to higher agent satisfaction, more thorough adoption of brokerage tools, and quicker ramp-up times.

Role	Responsibilities	Staffed By
<b>Recruiter/Office Manager</b> Relationship Holder	<ul style="list-style-type: none"> <li>Sends out initial welcome email</li> <li>Countersigns onboarding/board/licensing paperwork</li> <li>Coaches the agent through first few weeks and beyond</li> </ul>	Brokerage
<b>Onboarding Admin</b>	<ul style="list-style-type: none"> <li>Adds the agent to all initial systems which cannot be automated</li> <li>Follows questionnaire instructions to complete initial customization of agent account</li> </ul>	Onboarding Partner
<b>Onboarding QA</b>	<ul style="list-style-type: none"> <li>Manager-level, ensures that all onboarding admin tasks + onboarding automations completed correctly</li> <li>Has the final say on "onboarding complete"</li> </ul>	Onboarding Partner
<b>Agent Concierge</b>	<ul style="list-style-type: none"> <li>Agent-facing role; Holds Zoom meetings with agent</li> <li>Ensures smooth transition from previous brokerage systems to yours</li> </ul>	Onboarding Partner
<b>Stakeholders</b> Office Staff, Preferred vendors, etc.	<ul style="list-style-type: none"> <li>Reach out to the agent to welcome the</li> <li>Provide the agent with necessary specialized items (headshots, office keys, lending consultation, etc.)</li> </ul>	Onboarding Partner

**Figure: Example Roles & Responsibilities for Agent Onboarding**

The table outlines how the onboarding partner and brokerage can collaborate to keep the office staff at the forefront of the process, while also allowing them to focus on higher-level tasks than the behind-the-scenes administrative work and the more specialized tech training work.





# ATTACHMENT RATES:

## ENHANCING MORTGAGE & TITLE ADOPTION

### Problem

Real estate brokerages often miss out on maximizing revenue from affiliated services. For many brokerages, the revenue opportunity in originating a mortgage is higher than their core business of collecting a split on a real estate commission. With significant revenue at stake, why has every business not solved this problem? The mortgage industry illustrates the broad range of attachment rates: while some homebuilders achieve rates as high as 80%, others, such as the mortgage arms of iBuyers, struggle with rates below 10% (Blake & Volkova, 2021).

To start, many real estate brokerages don't have the ability to track, much less optimize, attachment rates. Disjointed systems that don't share data with each other mean that home searches and consumer communication live in one place, contracts in another, compliance workflows in another, commission processing in another, and so on. Moreover, the unique preferences of brokers, agents, and consumers by region, demographic, and even association politics postpone the proliferation of a super-app, end-to-end solution that the proptech industry has been chasing for a couple decades. This variation reveals the untapped potential for improvement through strategic automation and system integration.

## Solution

The A/I/D framework provides an approach that balances the technical and operational needs involved in measuring and optimizing attachment to affiliated services. Especially when the efforts are considerable to develop a streamlined system that bridges the gap between the brokerage's agent-facing systems and the affiliated partners' internal systems, it's best to build up: start with the data you have and build into a more integrated and automated solution over time.

### Delegate

- **Affiliated Partners:** Gather any available data on successful transactions completed with them.
- **Data Analyst:** Normalize data sets that exist within various systems. Assemble dashboards that report on current efficacy and, over time, update to track progress.
- **Virtual Assistant:** Assist with marketing/awareness activities that allow for higher levels of attachment.
- **Office Staff:** Provide for exposure of affiliated services within office meetings, training/coaching sessions.
- **Legal Counsel:** Provide guidance on Real Estate Settlement Procedures Act (RESPA) compliance.

### Integrate

- **Assess and Unify:** Evaluate the current technology stack, including CRM, transaction management, compliance workflows, and commission processing systems to identify integration opportunities.
- **Just-in-Time Communication:** With the number of distractions facing today's real estate agents, it is crucial to deliver communication when they need it and in the format they prefer.
- **Connect Disjointed Systems:** Use pre-built integrations to create a seamless data flow between systems and improve operational visibility.
- **SOPs:** Document the processes that are delegated, noting who is responsible for each process and how often they must be done.

## Automate

- **Automate Processes without Integrations:** Implement AI workers, robotic process automation, or custom development solutions when an integration is unavailable, but the associated creates excessive manual work.
- **Deploy Automated Triggers:** Set up alerts for critical actions, such as notifying mortgage officers when agents are about to submit a transaction, ensuring timely offers for affiliated services.
- **Implement Automated Workflows:** Automate routine processes that involve data entry, contract tracking, and agent communications.

As these processes are implemented, brokerages gain valuable insights into their current attachment rates across different locations, agents, and client segments—a level of visibility that many brokerages lack. With this data in hand, they can more effectively identify the optimal points within the agent lifecycle and transaction flow to introduce affiliated services. Introduction of affiliated services through the transaction lifecycle could manifest in a few ways:

1. Promoting affiliated services in the most adopted technology systems and having them appear prominently at the point the transaction is being created in the brokerage system.
2. Using data-grounded indicators to determine which agents are more likely to be open to a conversation with an affiliated partner.
3. Sending affiliated service promotional emails at the relevant point of the transactions.
4. Determining which brokerage services (printing, training, marketing, CRM) have the highest utilization and offer affiliated partners the opportunity to sponsor or enhance those services.
5. Automatically generating marketing materials for agents that have relevant information about the benefits that the brokerage's affiliated services can offer. For example, an affiliated mortgage lender may provide agents with marketing materials on how they can use creative financing options to offer buyers a lower rate.

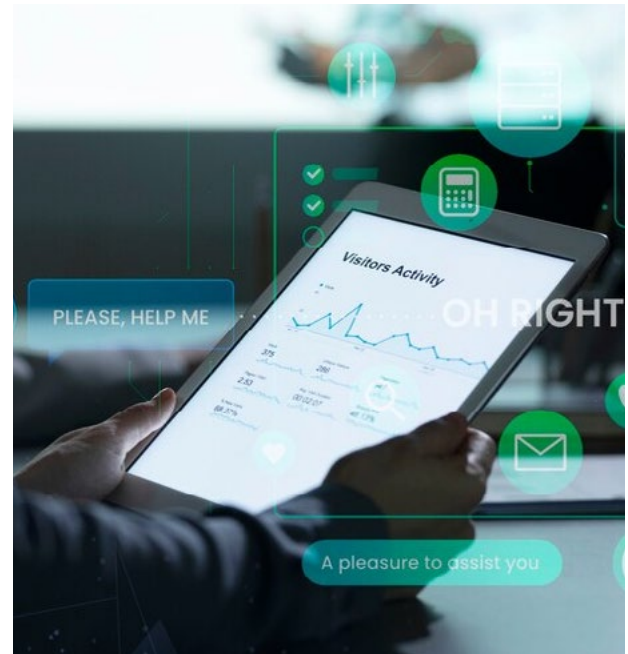
Over time, these targeted placements improve attachment rates and enhance the overall agent and client experience, fostering stronger relationships and generating additional revenue streams.

# COMPLIANCE:

## DELEGATED AND AI-ENHANCED DOCUMENT REVIEW

### Problem

Compliance remains a major bottleneck in brokerage operations, with manual document review consuming valuable time and resources. Traditional approaches to compliance are costly, time-consuming, and prone to errors, leading to regulatory risks and inefficiencies. In a simple example, a compliance rep that processes a file every hour on a \$50,000 annual salary plus taxes, benefits, and overhead results in a compliance-oriented cost per closing of about \$34, with that rep being able to process 1,600 files per year. However, that estimate becomes hairier after considering that transactions are not evenly distributed across the year (seasonality), some transactions have to go through multiple rounds of review (error rate), and that real estate offices—as with the rest of the US employers—have trouble retaining staff to consistently produce results. Therefore, levels of management and redundancy must be introduced at an additional cost to manage the process, which can as much as double our original estimate of \$34 to \$68.



### Solution

By applying the A/I/D framework, brokerages can transform the compliance process into a streamlined, scalable, and more cost-effective operation. Integrating systems, delegating routine tasks, and automating manual processes reduce overhead costs, improve accuracy and consistency in document review, and allow for the ideal agent experience: faster feedback on contract compliance with state regulations and national guidelines and faster payment at closing.

## Integrate

- **Document Manual Data Entry Points:** Identify all manual data entry steps within the compliance process. Map out areas where data is duplicated or inconsistently recorded.
- **Assess and Unify:** Evaluate the current technology stack, including transaction management, compliance workflows, and commission processing systems, to identify opportunities for integration.
- **Track Compliance Stats:** Set up real-time tracking for key compliance metrics, including: files processed per month, rejection/resubmission rates, and estimated processing times per file. Use this data to identify bottlenecks and measure the impact of process changes.
- **Checklists:** Ensure department checklists and compliance approval guidelines are kept in writing.

## Delegate

**Virtual Assistants:** Utilize virtual assistants (VAs) to handle routine compliance tasks, such as verifying document completeness and data entry, freeing up in-house staff to focus on more complex, judgment-based decisions in compliance and higher-level management of the business. Virtual assistants can be easily trained on compliance guidelines and specific state regulations, with supervision from in-office staff to ensure adherence to local laws. By delegating these tasks to VAs, brokerages can scale their compliance processes and reduce compliance costs.

## Automate

- **Automate Manual Tasks:** Implement automation to handle manual tasks such as data extraction from documents and updating compliance checklists.
- **Provide Immediate Feedback:** Where possible, implement automations or workflows that instantly notify agents if a common mistake was made while submitting a transaction. Since they are already at their computer with the files open, it's easier to correct than a day later when a compliance rep has kicked it back.
- **AI Document Prep & Pre-Review:** In the past couple of years, AI models capable of splitting and organizing PDFs, identifying if pages have been signed or initiated, and flagging missing documents have been developed and are available to license at the developer level. The ability to integrate the AI models into the process will depend on the interoperability of the compliance software in use.

# CONCLUSION:

## BUILDING THE BROKERAGE OF THE FUTURE

As brokerages grow, finding the right balance between in-house staff and outsourced support is challenging. Many brokerages struggle to maintain service levels while managing costs, especially when operational demands fluctuate. The need for flexibility, scalability, and specialized expertise makes traditional staffing models increasingly difficult to sustain.

The adoption of outsourced services offer brokerages a way to efficiently scale operations while controlling costs. Our broader economy has become increasingly reliant on outsourced service models, with the global market for IT outsourcing, for example, projected to grow at a compound annual growth rate of 8.0% from 2023 to 2030 (Grand View Research, 2023).

Managed services, like Systato's, come into play to alleviate the pain points that real estate brokerages face as they begin streamlining, tech-enabling, and outsourcing certain operations:

- Most brokerages don't need (or cannot afford) high-level operational & technical talent on staff full time.
- Piecing together virtual assistants from one vendor, technology specialists from another vendor, and fractional specialists from online marketplaces or word

of mouth can get incredibly expensive, time consuming, and difficult to manage in the long run.

- Moreover, any processes that are reliant on a team also become reliant on vacation schedules, temporary leaves, employee turnover, and (in the case of global teams) the reliability of internet connectivity and the working environment of team members.

As such, a unified solution that consolidates these disparate needs into a single vendor relationship is compelling. Systato maintains a bench of staff at all levels who are used to working in real estate, providing for scalability & redundancy of staffing. Additionally, the management team is experienced in addressing the technical and operational challenges that brokerages face when implementing the A/I/D framework, ensuring they fully realize the resulting cost savings and efficiencies.

The solutions explored in this whitepaper are not just theoretical; they are being implemented by forward-thinking brokerages today. Systato stands ready to partner with you in this transformation, providing the expertise and tools to help you build the brokerage of the future.



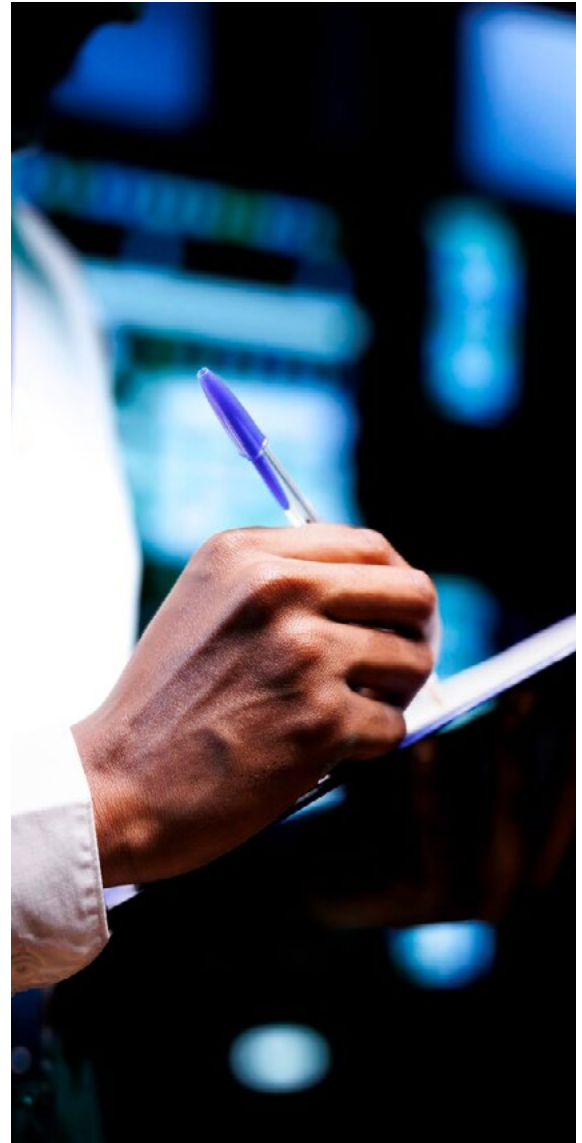
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