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INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI:10.21474/IJAR01/24226
DOI URL: <http://dx.doi.org/10.21474/IJAR01/24226>



RESEARCH ARTICLE

AI-ENABLED TURNOVER RENT ANALYTICS FOR RETAIL REAL ESTATE IN SAUDI ARABIA: IMPROVING REVENUE ASSURANCE AND TENANT PERFORMANCE UNDER VISION 2030

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Manuscript Info

Manuscript History

Received: 14 July 2026

Final Accepted: 16 August 2026

Published: September 2026

Key words:-

Artificial Intelligence; Turnover Rent
Analytics; Retail Real Estate; PropTech;
Revenue Assurance; Tenant
Performance Management; Machine
Learning; Lease Contract Management;
Predictive Analytics; Saudi Vision 2030;
Smart Retail Management; Real Estate
Digital Transformation

Abstract

The rapid transformation of Saudi Arabia's retail real estate sector under Vision 2030 has increased the need for intelligent, data-driven approaches to improve revenue management and operational efficiency. Turnover rent management, which depends on accurate tenant sales reporting and performance evaluation, remains a complex process due to fragmented data sources, delayed reporting, and challenges in identifying revenue inconsistencies. This research proposes an Artificial Intelligence (AI)-enabled turnover rent analytics framework designed to enhance revenue assurance and tenant performance evaluation in large-scale retail real estate environments. The proposed framework integrates tenant sales data, lease contract information, historical revenue patterns, and machine learning techniques to enable predictive analysis, anomaly detection, and strategic decision-making. The study explores how AI-driven analytics can support shopping mall operators in optimizing lease management, reducing revenue leakage, improving tenant relationships, and strengthening financial transparency. The research contributes to the emerging field of PropTech by presenting an intelligent model suitable for Saudi Arabia's retail ecosystem and aligned with Vision 2030 objectives for digital transformation, innovation, and sustainable economic development.

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Introduction:-

The retail real estate sector in Saudi Arabia has experienced significant transformation in recent years due to economic diversification initiatives, technological advancement, and the objectives of Saudi Vision 2030. Shopping malls and retail destinations have evolved from traditional leasing environments into complex commercial ecosystems that require advanced management strategies, data-driven decision-making, and intelligent operational frameworks. The increasing scale of retail developments across major Saudi cities, particularly Riyadh, Jeddah, and Dammam, has created a growing need for efficient methods to manage tenant performance, optimize rental income, and ensure financial transparency. Recent developments in the Saudi retail market indicate a shift toward

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experience-focused retail environments supported by digital technologies, analytics, and integrated consumer engagement solutions.

One of the most important revenue mechanisms within retail real estate is the turnover rent model, where rental income is partially linked to tenant sales performance. Unlike fixed rental agreements, turnover rent requires continuous monitoring of tenant sales data, accurate reporting, contract compliance verification, and effective auditing processes. Retail operators and mall owners depend on reliable sales information to calculate revenue shares, evaluate tenant productivity, and make strategic leasing decisions. However, traditional turnover rent management approaches often rely on manual data collection, periodic reporting, and fragmented information systems, creating challenges related to accuracy, transparency, and timely decision-making.

The complexity of modern retail operations has increased the demand for intelligent analytics solutions capable of processing large volumes of tenant, sales, lease, and operational data. Artificial Intelligence (AI) and Machine Learning (ML) technologies provide opportunities to transform turnover rent management by enabling predictive analysis, automated reporting, anomaly detection, and revenue forecasting. AI-based analytics can identify unusual sales patterns, detect potential revenue leakage, predict tenant performance trends, and support proactive management decisions. In Saudi Arabia, emerging retail technology platforms are increasingly focusing on automated sales data capture, tenant analytics, revenue assurance, and AI-driven decision support for shopping centre operations.

The application of AI in retail real estate is particularly relevant within the framework of Vision 2030, which emphasizes digital transformation, innovation, and the development of advanced economic sectors. The Saudi real estate ecosystem has already witnessed increased adoption of digital platforms, technology-driven services, and PropTech initiatives aimed at improving efficiency and transparency. By integrating AI capabilities into retail property management, mall operators can move from reactive management practices toward predictive and intelligent decision-making models.

Despite these technological advancements, many retail organizations continue to face challenges in managing turnover rent processes effectively. These challenges include inconsistent tenant sales reporting, delayed financial reconciliation, limited forecasting capabilities, difficulty identifying revenue discrepancies, and dependence on manual auditing procedures. For large retail portfolios containing hundreds of tenants across multiple shopping centres, these limitations can negatively impact revenue assurance and operational performance. Therefore, there is a need for a structured AI-enabled framework that integrates tenant sales analytics, lease information, financial data, and predictive intelligence to improve turnover rent management.

This research proposes an AI-enabled turnover rent analytics framework specifically designed for Saudi Arabia's retail real estate environment. The proposed framework aims to combine artificial intelligence techniques with retail property management practices to enhance revenue assurance and tenant performance evaluation. The study explores how AI-based models can support decision-makers by transforming raw tenant sales data into meaningful business insights.

The research focuses on three major objectives. First, it examines the challenges associated with conventional turnover rent management systems and identifies opportunities for digital improvement. Second, it develops a conceptual AI-driven analytics framework capable of integrating multiple data sources, including lease contracts, tenant sales records, historical revenue information, and operational performance indicators. Third, it evaluates how predictive analytics and automated intelligence can contribute to improved revenue optimization, tenant relationship management, and strategic decision-making in Saudi retail real estate.

The contribution of this research lies in connecting artificial intelligence with practical retail property management requirements. While previous studies have extensively explored AI applications in retail forecasting and customer analytics, limited research has focused specifically on AI-enabled turnover rent optimization within shopping mall environments. This study addresses this gap by proposing a specialized framework that supports landlords, asset managers, and retail operators in improving financial control and operational efficiency.

By introducing AI-based turnover rent analytics, Saudi retail organizations can enhance transparency between landlords and tenants, reduce revenue leakage, improve lease management processes, and strengthen competitiveness in an increasingly digital marketplace. The proposed approach supports the broader objectives of

Vision 2030 by encouraging technology adoption, data-driven economic growth, and innovation within the Kingdom's commercial real estate sector.

Literature Review:-

Artificial Intelligence in Real Estate Management:-

The integration of Artificial Intelligence (AI) into real estate management has become an important area of research due to the increasing complexity of property operations and the availability of large volumes of digital data. Traditional real estate management practices have largely depended on manual reporting, historical analysis, and experience-based decision-making. However, the emergence of AI, machine learning, and big data analytics has enabled property managers to make more accurate, predictive, and data-driven decisions.

AI technologies are increasingly being applied in areas such as property valuation, demand forecasting, tenant management, facility optimization, risk assessment, and operational automation. By analysing large datasets from multiple sources, AI algorithms can identify hidden patterns, predict future trends, and support strategic decision-making. In commercial real estate, analytics platforms are being used to evaluate portfolio performance, understand revenue drivers, and improve investment decisions through predictive modelling.

For retail real estate environments, AI provides opportunities to transform shopping mall operations by connecting tenant information, sales performance, customer behaviour, lease conditions, and financial data into a unified analytical ecosystem. AI-powered systems can support property managers by providing real-time insights into tenant performance, revenue trends, and operational risks. This transition from traditional reporting systems toward intelligent analytics represents a significant development within the field of Property Technology (PropTech).

PropTech and Digital Transformation in Retail Real Estate:-

Property Technology (PropTech) refers to the application of digital technologies to improve processes, services, and decision-making within the real estate sector. In retail real estate, PropTech solutions have introduced advanced capabilities such as automated lease administration, smart building management, tenant analytics, digital payment systems, and AI-based operational dashboards.

Modern shopping malls operate as complex ecosystems involving multiple stakeholders, including landlords, tenants, facility management teams, finance departments, and customers. Managing these interconnected activities requires integrated technology platforms capable of processing large volumes of operational and financial information. AI-driven PropTech solutions provide the ability to connect fragmented systems and generate actionable insights.

Recent developments in smart retail environments demonstrate the growing importance of AI-powered analytics, including automated sales monitoring, tenant performance evaluation, and real-time operational intelligence. AI-based retail platforms can integrate point-of-sale data, tenant information, and property management systems to improve transparency and efficiency.

Within the Saudi Arabian context, digital transformation initiatives aligned with Vision 2030 have accelerated the adoption of technology across various economic sectors, including real estate. The increasing development of shopping centres, entertainment destinations, and mixed-use communities requires advanced management solutions capable of improving efficiency, profitability, and customer experience.

Turnover Rent Management in Retail Real Estate:-

Turnover rent is a widely used commercial leasing approach in retail real estate where rental income is partially calculated based on tenant sales performance. Unlike conventional fixed-rent agreements, turnover rent creates a direct relationship between tenant success and landlord revenue generation. This model encourages collaboration between landlords and tenants because both parties benefit from improved sales performance.

However, managing turnover rent requires accurate monitoring of tenant sales, verification of reported revenue, contract compliance checks, and continuous financial analysis. Retail property operators often manage large numbers of tenants across multiple locations, making manual monitoring processes time-consuming and vulnerable to errors. Common challenges associated with turnover rent management include delayed tenant sales reporting, inconsistent data formats, limited forecasting capability, and difficulties in identifying unusual sales behaviour. These challenges can lead to revenue leakage and reduced financial visibility for property owners.

AI-enabled analytics can address these limitations by automatically analysing tenant sales patterns, comparing actual performance against historical trends, and identifying potential inconsistencies. Machine learning models can detect abnormal transactions, forecast future tenant revenue, and support more accurate turnover rent calculations.

Predictive Analytics for Tenant Performance Evaluation:-

Predictive analytics represents one of the most valuable applications of AI within retail real estate management. Unlike traditional descriptive analytics, which focuses on analysing past performance, predictive analytics uses historical and real-time data to forecast future outcomes. In retail environments, predictive models can evaluate several factors affecting tenant performance, including sales growth, seasonal demand, customer traffic, location characteristics, lease conditions, and market trends. These insights enable mall operators to make informed decisions regarding lease renewals, tenant mix optimisation, and revenue planning. AI-based tenant performance models can classify tenants according to performance levels, identify high-growth opportunities, and highlight tenants requiring strategic support. For example, machine learning algorithms can analyse historical turnover rent data to predict future rental contributions and identify potential revenue risks before they occur. The use of predictive analytics is becoming increasingly important as retail organizations seek to improve profitability and maintain competitive advantage. Commercial real estate analytics platforms are increasingly incorporating forecasting models and AI techniques to support proactive decision-making rather than reactive management.

AI-Based Revenue Assurance and Anomaly Detection:-

Revenue assurance is a critical function within retail real estate because inaccurate reporting, data inconsistencies, and operational inefficiencies can directly affect financial performance. Traditional auditing methods often identify problems after financial discrepancies have already occurred. AI provides the ability to move from reactive auditing toward continuous monitoring. Machine learning-based anomaly detection techniques can analyse tenant sales records and identify unusual patterns that may indicate reporting errors, unexpected performance changes, or potential revenue leakage. These systems can automatically compare sales information across different sources, detect inconsistencies, and generate alerts for management review. AI-powered revenue assurance frameworks can therefore improve financial transparency between landlords and tenants while reducing administrative workload. By integrating lease information, tenant sales data, and financial reporting systems, organisations can establish a more reliable and efficient turnover rent management process.

Research Gap:-

Although previous studies have explored AI applications in retail analytics, property management, and commercial real estate decision-making, limited research has specifically examined AI-enabled turnover rent analytics within shopping mall environments. Existing literature mainly focuses on customer analytics, property valuation, or facility management rather than the relationship between tenant sales performance and rental revenue optimisation. Furthermore, limited academic research has addressed the specific requirements of emerging retail markets such as Saudi Arabia, where large-scale mall developments and Vision 2030 initiatives are creating demand for advanced digital management solutions. Therefore, this research addresses the identified gap by proposing an AI-enabled turnover rent analytics framework designed specifically for Saudi Arabia's retail real estate sector. The framework combines artificial intelligence, predictive analytics, tenant sales analysis, and lease management principles to improve revenue assurance and tenant performance evaluation.

Research Methodology:-

Research Design:-

This study adopts a **conceptual research methodology** to develop an Artificial Intelligence (AI)-enabled framework for improving turnover rent analytics in Saudi Arabia's retail real estate sector. The research focuses on integrating artificial intelligence techniques with retail property management practices to enhance revenue assurance, tenant performance evaluation, and strategic decision-making. The methodology is designed around the identification of existing challenges in conventional turnover rent management and the development of a technology-driven solution capable of addressing these limitations. The proposed approach combines concepts from artificial intelligence, machine learning, predictive analytics, property technology (PropTech), and commercial real estate management. The research follows a design science approach, where the primary objective is not only to analyse an existing business problem but also to propose an innovative framework that can be implemented by retail property operators.

The methodology consists of four main stages:-

1. Identification of turnover rent management challenges
2. Data integration and AI framework development
3. Application of predictive analytics and anomaly detection techniques
4. Evaluation of expected operational and financial benefits

Research Context and Data Requirements:-

The research is developed within the context of Saudi Arabia's retail real estate sector, where large shopping malls manage extensive tenant portfolios and complex lease arrangements. Turnover rent management requires continuous analysis of tenant sales performance, lease conditions, revenue contributions, and operational indicators. The proposed AI framework considers multiple data sources that are commonly available within retail property management environments. These include tenant sales records, lease contract information, historical turnover rent data, financial reports, customer traffic information, and operational performance indicators. The integration of these different data sources enables the creation of a centralized analytical environment where AI algorithms can identify patterns, generate predictions, and provide recommendations for management decisions.

Table 1. Data Sources Used in AI-Enabled Turnover Rent Analytics

Data Source	Description	Analytical Purpose
Tenant Sales Data	Monthly and annual sales performance reported by tenants	Revenue prediction and tenant evaluation
Lease Contract Data	Rental terms, turnover percentage, contract duration	Automated rent calculation and compliance monitoring
Historical Revenue Data	Previous turnover rent and rental performance	Trend analysis and forecasting
Tenant Category Data	Retail sector classification such as F&B, fashion, electronics	Tenant segmentation
Operational Data	Footfall, occupancy, and mall performance indicators	Performance correlation analysis
Financial Reports	Revenue statements and audit information	Revenue assurance and discrepancy detection

Proposed AI-Enabled Analytics Framework:-

The proposed framework consists of five integrated layers: data collection, data processing, AI analytics, decision intelligence, and management implementation. The first layer involves collecting structured and unstructured data from different retail management systems, including Enterprise Resource Planning (ERP) platforms, property management systems, tenant reporting systems, and financial databases. The second layer focuses on data preparation, including data cleaning, normalization, validation, and integration. Since retail organizations often maintain information across multiple systems, this stage ensures that the available information is accurate and suitable for AI processing. The third layer represents the AI analytics layer, where machine learning algorithms are applied for forecasting, classification, and anomaly detection. These models analyze historical patterns and identify relationships between tenant performance, sales trends, and turnover rent outcomes. The fourth layer converts analytical results into management insights through dashboards and automated reporting systems. Decision-makers can use these insights to evaluate tenant performance, identify risks, and improve revenue strategies. The final layer involves implementing AI recommendations into retail real estate operations, including lease renewal strategies, tenant support programs, and revenue optimization initiatives.

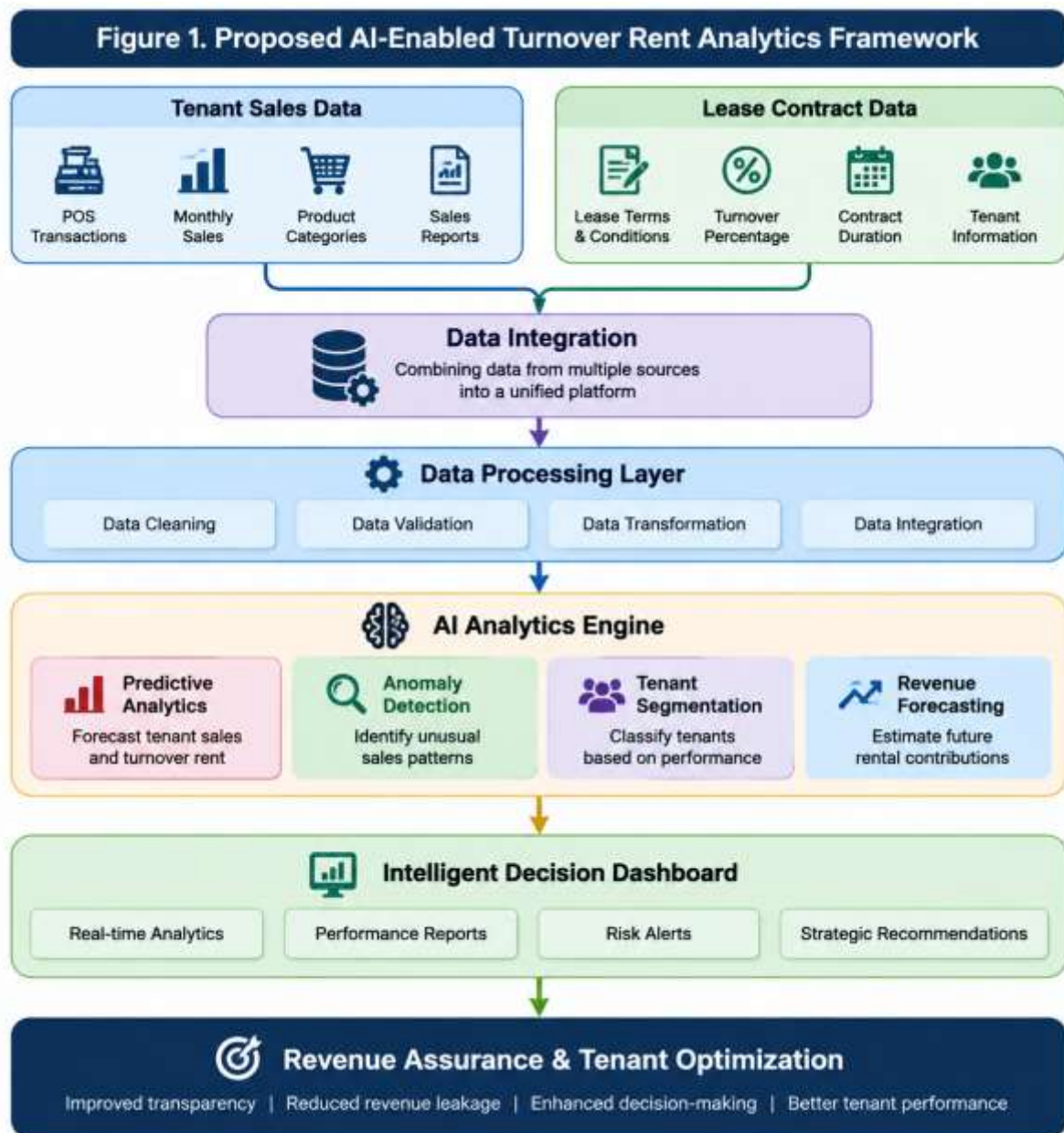


Figure 1. Proposed AI-Enabled Turnover Rent Analytics Framework

Artificial Intelligence Techniques Applied:-

The research framework incorporates several AI and machine learning techniques suitable for retail real estate analytics.

Predictive Analytics:-

Predictive models are used to forecast future tenant sales performance and expected turnover rent contribution. Historical sales patterns, seasonal trends, and tenant characteristics can be analysed to estimate future revenue outcomes.

Machine Learning Classification:-

Classification algorithms can categorize tenants based on performance indicators. This allows mall operators to identify high-performing tenants, declining businesses, and tenants requiring strategic intervention.

Anomaly Detection:-

AI-based anomaly detection techniques identify unusual patterns in reported sales information. These methods can support revenue assurance by detecting possible reporting inconsistencies, sudden performance variations, or potential revenue leakage.

Clustering Analysis:-

Clustering algorithms can group tenants according to business behaviour, sales performance, and operational characteristics. This supports better tenant mix optimization and leasing decisions.

Table 2. AI Techniques and Applications in Turnover Rent Management

AI Technique	Application	Expected Benefit
Machine Learning Regression	Revenue forecasting	Improved rental prediction accuracy
Classification Models	Tenant performance ranking	Better strategic decisions
Anomaly Detection	Identifying unusual sales patterns	Reduced revenue leakage
Clustering Algorithms	Tenant segmentation	Optimized tenant portfolio management
Neural Networks	Complex pattern recognition	Enhanced predictive capability

Research Evaluation Approach:-

The effectiveness of the proposed framework can be evaluated using several performance indicators, including revenue prediction accuracy, reduction in manual auditing effort, improvement in reporting speed, and identification of revenue inconsistencies. The evaluation process can compare traditional turnover rent management methods with AI-supported approaches. The expected outcome is that AI implementation will improve transparency, reduce operational complexity, and provide retail organizations with faster access to reliable business insights. The methodology provides a structured approach for applying artificial intelligence within Saudi Arabia's retail real estate environment. By combining tenant sales analytics, lease management information, and predictive intelligence, the proposed framework supports the transition toward smarter, more efficient, and data-driven retail property management.

Proposed AI-Enabled Turnover Rent Analytics Framework:-

The proposed AI-enabled turnover rent analytics framework provides a structured approach for transforming traditional retail real estate revenue management into an intelligent, predictive, and data-driven system. The framework is designed specifically for shopping mall operators and retail asset managers in Saudi Arabia, where large-scale retail developments require advanced technologies to improve revenue assurance, tenant performance monitoring, and operational efficiency. The proposed model integrates tenant sales information, lease contract data, financial records, and artificial intelligence techniques to generate actionable insights for strategic decision-making. Traditional turnover rent management processes mainly depend on periodic tenant sales reports, manual verification, and historical performance analysis. Although these approaches provide basic financial visibility, they often face limitations such as delayed reporting, inconsistent data formats, limited forecasting capabilities, and difficulties in identifying revenue discrepancies. The proposed framework addresses these challenges by introducing AI-based analytical capabilities that enable continuous monitoring, predictive modelling, and automated decision support. The framework consists of six major components: data acquisition, data integration, data processing, AI analytics engine, intelligent decision dashboard, and revenue optimization implementation.

Data Acquisition Layer:-

The first component of the framework involves collecting relevant data from multiple sources within the retail real estate ecosystem. Accurate data acquisition is essential because AI models depend on high-quality and comprehensive information to generate reliable predictions.

The main data sources include:-

- **Tenant Sales Data:** Monthly sales reports, point-of-sale transactions, product category performance, and sales growth patterns.
- **Lease Contract Information:** Lease duration, rental structures, turnover percentage agreements, tenant obligations, and contract renewal dates.
- **Financial Data:** Historical rental income, turnover rent calculations, payment records, and audit information.

- **Operational Data:** Footfall statistics, tenant location, customer engagement indicators, and mall performance metrics.

By combining these datasets, the framework creates a comprehensive view of tenant activities and revenue performance. This integrated approach enables mall operators to understand not only current tenant performance but also future revenue opportunities and risks.

Data Integration and Processing Layer:-

Retail real estate organizations often operate multiple independent systems, including property management platforms, ERP solutions, financial systems, and tenant reporting applications. The lack of integration between these systems can create information gaps and reduce decision-making efficiency.

The proposed framework introduces a centralized data integration layer that collects information from different systems and converts it into a unified analytical environment.

The data processing stage includes:-

Data Cleaning:-

Raw data collected from different sources may contain missing values, inconsistent formats, or reporting errors. Data cleaning techniques are applied to remove inaccuracies and improve data reliability.

Data Validation:-

The framework verifies whether tenant sales information matches contractual requirements and financial records. Validation ensures that turnover rent calculations are based on accurate and verified information.

Data Transformation:-

Different data formats are converted into standardized structures suitable for AI model processing. This allows machine learning algorithms to analyse information effectively.

Data Integration:-

The processed data is combined into a centralized database where historical and real-time information can be analysed together. This stage improves transparency between landlords and tenants by establishing a reliable data foundation for revenue analysis.

AI Analytics Engine:-

The core component of the proposed framework is the AI analytics engine, which applies machine learning and artificial intelligence techniques to generate predictive insights and improve turnover rent management.

The AI analytics engine consists of four major functions:-

Predictive Analytics:-

Predictive analytics uses historical tenant sales data, seasonal patterns, market conditions, and operational indicators to forecast future tenant performance.

For example, the system can predict:-

- Expected tenant sales growth
- Future turnover rent contribution
- Potential decline in tenant performance
- Revenue trends across different retail categories

These predictions allow mall operators to make proactive decisions regarding leasing strategies, tenant support, and revenue planning.

Anomaly Detection:-

Revenue leakage is one of the major challenges in turnover rent management. AI-based anomaly detection helps identify unusual patterns that may indicate reporting inconsistencies or unexpected changes in tenant performance.

The system can detect:-

- Sudden sales reductions
- Unusual reporting patterns
- Differences between sales records and rental payments

- Potential data manipulation or errors

Early identification of anomalies enables management teams to investigate issues before they negatively affect revenue performance.

Tenant Segmentation:-

Tenant segmentation uses machine learning algorithms to classify tenants according to performance characteristics.

Tenants can be categorized as:-

- High-performing strategic tenants
- Stable revenue contributors
- Growth opportunity tenants
- Underperforming tenants requiring intervention

This classification supports better tenant portfolio management and helps decision-makers develop customized strategies for different tenant groups.

Revenue Forecasting:-

Revenue forecasting models estimate future rental income based on historical trends and predicted tenant performance.

The forecasting capability supports:-

- Annual budget preparation
- Investment planning
- Lease renewal decisions
- Revenue optimization strategies

By improving forecasting accuracy, AI enables retail operators to manage financial resources more effectively.

Intelligent Decision Dashboard:-

The intelligent decision dashboard represents the final analytical layer where AI-generated insights are presented to management teams in an understandable format.

The dashboard provides:-

- Real-time tenant performance monitoring
- Revenue trend visualization
- Automated risk alerts
- Forecasting reports
- Strategic recommendations

Instead of depending on manually prepared reports, management teams can access continuous insights and make faster, evidence-based decisions. For Saudi retail mall operators, such dashboards can support large-scale portfolio management by providing visibility across multiple properties and tenant categories.

Revenue Assurance and Tenant Optimization:-

The final objective of the proposed framework is to achieve improved revenue assurance and tenant optimization.

By integrating AI into turnover rent management, organizations can achieve:-**Improved Revenue Accuracy:-**

Automated analysis reduces calculation errors and improves the reliability of turnover rent assessments.

Reduced Revenue Leakage:-

AI-based monitoring identifies inconsistencies and unusual patterns that may result in financial losses.

Enhanced Tenant Relationships:-

Transparent data analysis creates stronger collaboration between landlords and tenants by providing accurate performance insights.

Better Strategic Planning:-

Predictive intelligence supports decisions related to tenant selection, lease renewal, rental structures, and portfolio optimization.

Framework Contribution to Saudi Vision 2030:-

The proposed AI-enabled turnover rent analytics framework supports Saudi Arabia's Vision 2030 objectives by promoting digital transformation, innovation, and technology adoption within the real estate sector. The framework enables retail organizations to move from traditional management practices toward intelligent and sustainable business models. By adopting AI-driven analytics, Saudi retail operators can improve operational efficiency, increase transparency, strengthen financial performance, and develop smarter commercial environments. The proposed framework therefore represents a practical pathway toward creating digitally enabled retail ecosystems aligned with the Kingdom's economic transformation goals.

AI Models and Techniques for Retail Revenue Optimization:-

The effectiveness of an AI-enabled turnover rent analytics framework depends on the selection and application of suitable artificial intelligence and machine learning techniques. Retail real estate environments generate large volumes of structured and unstructured data, including tenant sales information, lease contracts, rental records, customer activity, and operational performance indicators. Traditional analytical approaches are often limited to historical reporting, whereas AI-based techniques provide advanced capabilities such as prediction, classification, pattern recognition, and automated decision support. In the proposed framework, AI models are applied to improve revenue forecasting, detect potential revenue leakage, evaluate tenant performance, and optimize turnover rent management. The integration of these techniques enables retail property managers to move from reactive financial monitoring toward proactive revenue optimization.

Machine Learning-Based Revenue Prediction Models:-

Machine learning (ML) algorithms are among the most important components of the proposed AI framework because they can analyse historical patterns and predict future outcomes. In retail real estate, machine learning models can evaluate relationships between tenant sales, seasonal trends, location characteristics, lease conditions, and previous turnover rent performance. Regression-based machine learning models can be used to estimate future turnover rent contributions based on historical tenant performance. By analysing previous sales patterns, the model can identify factors that influence revenue generation and provide accurate forecasts for future periods.

For example, the model can predict:-

- Expected monthly turnover rent revenue
- Tenant sales growth probability
- Potential revenue decline
- Seasonal revenue fluctuations

These predictions allow mall operators to improve annual budgeting, financial planning, and lease management strategies.

Regression Models for Revenue Forecasting:-

Regression techniques are widely used in predictive analytics because they identify relationships between independent variables and future outcomes. In the context of turnover rent management, regression models can analyse multiple factors affecting rental revenue.

Important input variables may include:-

- Historical tenant sales
- Tenant category
- Lease duration
- Store location within the mall
- Customer footfall
- Seasonal demand
- Previous turnover rent values

The model generates predicted revenue values that support strategic decisions regarding tenant performance and rental optimization. Linear regression models provide a basic forecasting approach, while advanced techniques such

as Random Forest Regression and Gradient Boosting Models can capture more complex relationships within large datasets.

Neural Networks for Complex Pattern Recognition:-

Artificial Neural Networks (ANNs) are advanced AI techniques capable of identifying complex patterns within large datasets. Unlike traditional statistical models, neural networks can analyse nonlinear relationships between multiple business variables.

In retail real estate, neural networks can support:-

- Long-term tenant revenue forecasting
- Demand prediction
- Performance trend analysis
- Identification of hidden relationships between operational factors and revenue outcomes

For example, a neural network model can analyse several years of tenant sales data and identify patterns that may not be visible through traditional analysis. This capability is particularly valuable for large shopping mall portfolios where thousands of data points are generated continuously.

Anomaly Detection for Revenue Assurance:-

Revenue assurance is a critical objective of turnover rent management because inaccurate sales reporting or delayed financial reconciliation can result in revenue leakage. AI-based anomaly detection techniques provide continuous monitoring capabilities to identify unusual patterns within tenant performance data.

Anomaly detection algorithms compare current tenant behavior against historical performance and expected trends. If significant deviations are detected, the system generates alerts for further investigation.

Examples of detected anomalies include:-

- Unexpected reduction in reported sales
- Sudden changes in tenant revenue patterns
- Inconsistencies between sales reports and rental payments
- Abnormal performance compared with similar tenants

By identifying these issues at an early stage, retail operators can improve financial control and reduce potential revenue losses.

Tenant Segmentation Using Clustering Algorithms:-

Tenant segmentation is another important application of AI within retail real estate management. Different tenants contribute differently to mall performance, and understanding these differences helps managers develop effective leasing strategies.

Clustering algorithms such as K-Means and hierarchical clustering can classify tenants based on:-

- Sales performance
- Revenue contribution
- Growth rate
- Customer demand
- Business category

The resulting tenant groups can support strategic decisions such as:-

- Identifying high-value tenants
- Supporting struggling businesses
- Optimizing tenant mix
- Planning lease renewals

For example, high-performing tenants may receive priority support, while declining tenants may require targeted improvement strategies.

Natural Language Processing for Lease Analysis:-

Natural Language Processing (NLP) represents another emerging AI capability that can support retail real estate operations. Lease contracts contain large amounts of textual information, including rental terms, renewal conditions, obligations, and performance requirements.

NLP-based systems can automatically analyse lease documents and extract important information such as:-

- Turnover rent percentages
- Contract expiration dates
- Tenant obligations
- Renewal conditions
- Financial clauses

This reduces manual contract review time and improves accuracy in lease administration.

AI Model Selection Framework:-

Different AI techniques provide different capabilities within turnover rent analytics. The proposed framework combines multiple models rather than depending on a single algorithm.

Table 3. AI Models and Their Applications in Turnover Rent Analytics

AI Model	Primary Function	Application in Retail Real Estate
Linear Regression	Revenue prediction	Forecasting turnover rent values
Random Forest	Advanced prediction	Tenant performance forecasting
Neural Networks	Pattern recognition	Complex revenue behaviour analysis
K-Means Clustering	Tenant grouping	Performance-based tenant segmentation
Anomaly Detection Algorithms	Risk identification	Revenue leakage detection
Natural Language Processing	Text analysis	Automated lease contract analysis

Integrated AI Decision-Making Approach:-

The proposed framework does not rely on individual AI techniques independently. Instead, it integrates multiple models into a unified analytical ecosystem.

The integrated approach works as follows:-

1. Tenant sales and lease information are collected from different systems.
2. Data processing techniques prepare information for AI analysis.
3. Machine learning models predict future revenue trends.
4. Anomaly detection identifies potential risks.
5. Tenant segmentation supports portfolio optimization.
6. AI-generated insights are displayed through management dashboards.

This integrated approach provides retail operators with a comprehensive understanding of tenant performance and revenue potential.

Contribution of AI Models to Saudi Retail Real Estate:-

The adoption of AI models within Saudi Arabia's retail real estate sector can significantly improve operational efficiency and financial performance. Large shopping mall operators managing multiple properties can benefit from automated analytics, accurate forecasting, and improved revenue transparency. The proposed AI model integration supports Vision 2030 objectives by encouraging digital transformation, innovation, and technology-driven economic development. Through intelligent turnover rent analytics, Saudi retail organizations can create smarter commercial environments, strengthen landlord-tenant relationships, and improve long-term sustainability.

Proposed Case Application for Saudi Shopping Malls:-

The implementation of an AI-enabled turnover rent analytics framework within Saudi Arabia's retail real estate sector provides an opportunity to transform traditional mall management practices into a more intelligent and data-driven operational model. Large shopping malls in Saudi Arabia manage hundreds of retail tenants operating across different categories, including fashion, food and beverage, electronics, entertainment, and lifestyle services. The complexity of these operations requires advanced analytical systems capable of monitoring tenant performance, optimizing rental revenue, and supporting strategic decision-making. The proposed framework can be applied within a multi-mall retail portfolio where tenant sales information, lease agreements, and financial records are continuously collected and analysed through artificial intelligence technologies. The objective is to create a centralized intelligence platform that enables property managers to understand tenant behaviour, predict revenue performance, and improve turnover rent accuracy.

Implementation Scenario:-

A typical Saudi shopping mall operator manages multiple tenants with different business models and revenue patterns. Under the traditional approach, tenant sales reports are collected periodically and manually reviewed to calculate turnover rent obligations. This process may create delays, especially when dealing with large tenant portfolios. The proposed AI framework introduces an automated approach where tenant sales data is continuously integrated with lease contract information and historical revenue records. AI models then analyse this information to generate predictive insights and identify potential risks.

For example, the system can analyse:-

- Monthly tenant sales performance
- Seasonal sales fluctuations
- Tenant category performance
- Historical turnover rent contribution
- Lease contract conditions
- Revenue growth patterns

Based on this analysis, the system can predict future revenue contributions and recommend suitable management actions.

Data Variables for Saudi Retail Mall Application:-

The success of AI-based analytics depends on the quality and diversity of available data. The proposed model considers several important variables related to tenant performance and revenue generation.

Table 4. Key Data Variables for AI-Based Turnover Rent Analysis

Data Category	Variables	Purpose
Tenant Information	Tenant name, business category, store location	Tenant classification and comparison
Sales Performance	Monthly sales, annual revenue, growth rate	Revenue prediction
Lease Information	Contract duration, turnover percentage, renewal date	Rent calculation and contract analysis
Customer Activity	Footfall, visitor trends, peak periods	Demand analysis
Financial Records	Previous turnover rent payments, audit results	Revenue assurance
Operational Factors	Store size, location performance, occupancy rate	Performance evaluation

These variables allow AI models to understand the relationship between tenant characteristics and revenue outcomes.

AI-Driven Operational Workflow:-**The proposed application follows a continuous analytical workflow:-****Step 1: Data Collection**

Tenant sales reports, lease information, financial records, and operational data are collected from different systems such as ERP platforms, property management systems, and tenant reporting applications.

Step 2: Data Processing

The collected data is cleaned, validated, and transformed into a standardized format. This ensures that inaccurate or incomplete information does not affect AI predictions.

Step 3: AI-Based Analysis**Machine learning models analyse the processed data to generate insights related to:-**

- Future tenant sales performance
- Expected turnover rent revenue
- Potential revenue risks
- Tenant performance ranking

Step 4: Management Decision Support

The analytical results are displayed through an intelligent dashboard that allows managers to make informed decisions regarding leasing strategies, tenant support, and revenue optimization.

Comparison Between Traditional and AI-Based Turnover Rent Management:-**Table 5. Traditional vs AI-Based Turnover Rent Management**

Criteria	Traditional Approach	AI-Based Approach
Data Analysis	Manual reporting and review	Automated intelligent analysis
Revenue Forecasting	Based on historical trends only	Predictive machine learning models
Error Detection	Periodic auditing	Continuous anomaly detection
Tenant Evaluation	Experience-based decisions	Data-driven performance analysis
Reporting Speed	Delayed reporting cycles	Real-time analytics
Decision Making	Reactive management	Predictive and proactive management

The comparison demonstrates that AI implementation can significantly improve efficiency, accuracy, and transparency in turnover rent operations.

Expected Benefits for Saudi Retail Operators:-

The implementation of the proposed framework provides several operational and strategic benefits.

Improved Revenue Assurance:-

AI analytics can continuously monitor tenant sales information and identify inconsistencies between reported sales and expected performance patterns. This reduces revenue leakage and improves financial accuracy.

Enhanced Tenant Performance Management:-

By analyzing tenant behavior and sales trends, mall operators can identify high-performing tenants and provide targeted support to underperforming businesses.

Better Lease Management Decisions:-

Predictive analytics can support lease renewal decisions by evaluating future tenant contribution and long-term performance potential.

Increased Operational Efficiency:-

Automation reduces the dependency on manual reporting processes and allows management teams to focus on strategic activities rather than routine data analysis.

Improved Transparency:-

A centralized AI platform creates stronger collaboration between landlords and tenants by providing accurate, data-supported insights into sales performance and rental calculations.

Alignment with Saudi Vision 2030:-

The adoption of AI-enabled turnover rent analytics supports Saudi Arabia's Vision 2030 goals related to digital transformation, innovation, and economic diversification. The retail sector represents an important component of the Kingdom's commercial ecosystem, and intelligent technologies can improve competitiveness and operational sustainability. By adopting AI-driven property management solutions, Saudi retail organizations can develop smarter shopping environments, improve investment performance, and strengthen their position within the global retail market. The proposed framework demonstrates how artificial intelligence can be practically applied to solve real business challenges within the Saudi real estate sector.

Results and Discussion:-

The proposed AI-enabled turnover rent analytics framework demonstrates significant potential for improving revenue assurance, tenant performance evaluation, and operational decision-making within Saudi Arabia's retail real estate sector. Although this study presents a conceptual framework rather than an empirical implementation, the expected outcomes are evaluated based on the capabilities of artificial intelligence technologies, predictive analytics approaches, and digital transformation practices applied in commercial property management. The integration of AI into turnover rent management can transform traditional processes that rely heavily on manual reporting and periodic auditing into an intelligent system capable of continuous monitoring and proactive decision support. The

proposed framework enables retail operators to analyze large volumes of tenant-related data and generate meaningful insights that improve financial accuracy and operational efficiency.

Improvement in Revenue Assurance:-

One of the major expected outcomes of the proposed framework is improved revenue assurance. Turnover rent calculations depend heavily on accurate tenant sales reporting and effective verification processes. In conventional systems, discrepancies may remain unidentified until periodic audits are conducted, creating opportunities for revenue leakage. The application of AI-based anomaly detection enables continuous monitoring of tenant sales behavior. By comparing current performance with historical trends and expected patterns, the system can identify unusual variations and highlight potential issues for management review. For example, if a tenant reports significantly lower sales compared with previous periods or similar businesses operating in comparable locations, the AI system can generate an alert for further investigation. This proactive approach allows mall operators to address potential revenue risks before they impact financial performance.

Enhancement of Tenant Performance Evaluation:-

The proposed framework improves tenant performance evaluation by replacing traditional experience-based assessments with data-driven analysis. AI algorithms can analyse multiple performance indicators, including sales growth, revenue contribution, customer demand, and historical turnover rent performance.

Through tenant segmentation models, retail operators can classify tenants into different performance categories:-

- High-performing strategic tenants
- Stable revenue contributors
- Growth potential tenants
- Underperforming tenants

This classification supports better tenant relationship management and enables customized strategies. High-performing tenants can receive targeted support to strengthen long-term partnerships, while underperforming tenants can be provided with improvement recommendations or evaluated during lease renewal decisions.

Improved Forecasting and Strategic Planning:-

Another significant contribution of the framework is enhanced forecasting capability. Traditional turnover rent management mainly analyses previous performance, while AI-based predictive models can estimate future outcomes.

The proposed AI system can forecast:-

- Future tenant sales performance
- Expected turnover rent contribution
- Revenue growth opportunities
- Potential financial risks

Improved forecasting supports more accurate budgeting and strategic planning for retail property operators. Management teams can make better decisions regarding tenant mix, leasing strategies, investment planning, and operational improvements.

Operational Efficiency and Automation:-

The adoption of AI reduces dependency on manual data processing and repetitive administrative activities. Retail real estate organizations managing multiple shopping malls often require significant resources for collecting tenant reports, verifying sales information, preparing financial analysis, and monitoring contract compliance.

The proposed framework automates several activities, including:-

- Data collection and integration
- Sales performance analysis
- Revenue trend identification
- Report generation
- Risk alert creation

This improves operational efficiency and allows management teams to focus on strategic activities rather than routine reporting tasks.

Comparison of Expected Outcomes:-**Table 6. Expected Impact of AI-Enabled Turnover Rent Analytics**

Performance Area	Expected Improvement
Revenue Management	Improved accuracy in turnover rent calculation
Financial Control	Early detection of revenue inconsistencies
Tenant Management	Better understanding of tenant performance
Decision Making	Faster and data-driven strategic decisions
Reporting Process	Automated and real-time analytics
Lease Management	Improved renewal and optimization strategies

Contribution to Saudi Retail Real Estate Development:-

The proposed framework has particular relevance for Saudi Arabia due to the rapid development of retail destinations and the increasing adoption of digital technologies under Vision 2030. Retail organizations are moving toward smarter operational models where technology plays a central role in improving efficiency, transparency, and competitiveness. AI-enabled turnover rent analytics can support this transformation by creating intelligent retail environments where decisions are based on accurate data rather than only historical experience. The framework also supports stronger collaboration between landlords and tenants by providing transparent performance insights and reducing disagreements related to sales reporting and rental calculations.

Discussion of Research Contribution:-

The primary contribution of this research is the development of a specialized AI framework focused on turnover rent analytics, an area that has received limited attention compared with other applications of AI in retail and real estate. Previous research has extensively explored customer analytics, property valuation, and smart building technologies; however, limited studies have examined the application of AI specifically for tenant sales analysis and turnover-based rental optimization. This study bridges this gap by combining concepts from artificial intelligence, PropTech, revenue management, and retail property operations. The proposed framework provides both academic and practical value by demonstrating how emerging technologies can address real-world challenges in commercial real estate management. The findings suggest that AI adoption can significantly improve transparency, operational efficiency, and financial performance within Saudi Arabia's retail real estate sector. By integrating predictive analytics, anomaly detection, and intelligent dashboards, organizations can develop more resilient and competitive retail management models aligned with future digital transformation goals.

Practical, Managerial and Policy Implications:-

The proposed AI-enabled turnover rent analytics framework provides important practical implications for retail real estate operators, mall management teams, landlords, tenants, and policymakers in Saudi Arabia. The adoption of artificial intelligence within turnover rent management can support the transition from traditional reporting-based processes toward intelligent, predictive, and transparent property management practices.

Implications for Retail Mall Operators:-

For retail mall operators managing multiple properties and large tenant portfolios, AI-based analytics can significantly improve operational efficiency and financial control. Traditional turnover rent processes often require extensive manual efforts for collecting tenant sales reports, validating information, and preparing revenue analysis. The proposed framework reduces these challenges by automating data processing and providing real-time performance insights. Mall operators can use AI-generated analytics to monitor tenant performance continuously, identify revenue risks, and optimize leasing strategies. Predictive models can help management teams forecast future rental income and make informed decisions regarding tenant retention, lease renewal, and portfolio planning. Furthermore, AI dashboards provide centralized visibility across multiple shopping centres, enabling executives to compare performance indicators, evaluate revenue trends, and identify improvement opportunities.

Implications for Landlords and Asset Managers:-

Landlords and real estate asset managers can benefit from improved revenue assurance and financial transparency through AI-enabled turnover rent analytics. Since turnover rent depends on accurate tenant sales reporting, ensuring data reliability is essential for maintaining profitable landlord-tenant relationships.

The proposed framework enables landlords to:-

- Reduce revenue leakage through automated anomaly detection
- Improve accuracy of turnover rent calculations
- Monitor tenant contribution to overall property performance
- Develop evidence-based lease strategies
- Enhance long-term asset value

By using predictive insights, asset managers can identify future revenue opportunities and make proactive decisions regarding tenant mix optimization and property positioning.

Implications for Tenants:-

Although AI-based analytics primarily supports property owners, tenants can also benefit from greater transparency and improved operational collaboration. Accurate and automated performance analysis reduces disputes related to turnover rent calculations and creates a clearer understanding of business performance.

AI insights can help tenants identify:-

- Sales improvement opportunities
- Seasonal performance patterns
- Customer demand trends
- Competitive positioning within the mall environment

A transparent data-sharing approach between landlords and tenants can strengthen partnerships and support mutual business growth.

Technology Adoption Recommendations:-

Successful implementation of AI-enabled turnover rent analytics requires a structured digital transformation approach. Retail organizations should focus on the following areas:

Data Integration:-

Organizations should integrate property management systems, ERP platforms, financial systems, and tenant reporting solutions into a unified data environment.

Data Quality Management:-

AI models require accurate and consistent data. Organizations should establish data governance practices to ensure reliable tenant sales information and financial records.

Employee Training:-

Management teams should develop digital and analytical capabilities to effectively interpret AI-generated insights and apply them in decision-making.

Cybersecurity and Data Protection:-

Since retail analytics involves sensitive financial and tenant information, organizations must implement strong cybersecurity controls and access management policies.

Policy Implications for Saudi Real Estate Sector:-

The adoption of AI-driven property management solutions supports Saudi Arabia's broader objectives of digital transformation and economic diversification under Vision 2030. Policymakers can encourage technology adoption within the real estate sector by promoting innovation, smart infrastructure development, and digital transformation initiatives.

Government and industry stakeholders can support AI adoption through:-

- Development of PropTech innovation programs
- Encouraging data-driven real estate practices

- Supporting digital skills development
- Promoting collaboration between technology providers and property organizations

The integration of AI within retail real estate can contribute to creating smarter commercial environments and improving the competitiveness of Saudi Arabia's property sector.

Strategic Contribution to Vision 2030:-

The proposed framework aligns with Vision 2030 objectives by supporting innovation, technology adoption, and operational excellence. Retail real estate represents an important component of economic growth, tourism development, and urban transformation within the Kingdom.

By implementing AI-enabled turnover rent analytics, Saudi retail organizations can achieve:-

- Improved financial efficiency
- Enhanced business transparency
- Smarter decision-making
- Sustainable retail operations
- Increased competitiveness in global markets

Overall, the framework provides a practical pathway for transforming traditional retail property management into a modern, intelligent ecosystem. The adoption of AI technologies can strengthen the relationship between landlords and tenants while improving revenue performance and supporting the continued development of Saudi Arabia's retail real estate sector.

Limitations and Future Research Directions:-

Although the proposed AI-enabled turnover rent analytics framework provides a comprehensive approach for improving revenue assurance and tenant performance management, several limitations should be considered. These limitations highlight areas where future research and practical implementation can further strengthen the framework.

Limitations of the Study:-

The primary limitation of this research is that the proposed framework is conceptual and has not yet been validated through implementation within an actual Saudi shopping mall environment. While the framework is developed based on established artificial intelligence concepts and retail real estate requirements, practical validation using real operational data is required to measure its effectiveness. Another limitation relates to data availability and quality. AI models depend heavily on accurate, consistent, and complete datasets. In retail real estate environments, tenant sales information, lease contracts, and financial records may exist across different systems with varying data structures. Incomplete reporting, inconsistent formats, or limited historical data may affect the accuracy of AI predictions.

Additionally, successful AI adoption requires technological infrastructure, skilled personnel, and organizational readiness. Some retail organizations may face challenges related to investment costs, employee training, system integration, and resistance to digital transformation. Data privacy and cybersecurity represent another important consideration. Since turnover rent analytics involves sensitive financial and commercial information, organizations must establish strong data governance frameworks to ensure secure data handling and controlled access.

Future Research Directions:-

Future research can extend this study by conducting empirical validation using real-world data from Saudi shopping malls. Researchers can evaluate the performance of different machine learning algorithms by measuring prediction accuracy, revenue improvement, and operational efficiency.

Future studies may also explore the development of a real-time AI platform that integrates:-

- Tenant sales systems
- Property management platforms
- ERP solutions
- Financial reporting systems
- Customer analytics platforms

Another potential research direction is the use of advanced AI technologies, such as deep learning and generative artificial intelligence, to improve automated reporting, lease analysis, and strategic recommendations. Future research can also investigate the impact of AI adoption on landlord-tenant relationships by examining whether increased transparency and automated analytics improve trust, collaboration, and long-term business

partnerships. Furthermore, comparative studies between Saudi Arabia and other developed retail markets can provide valuable insights into best practices for implementing AI-driven property management solutions.

Overall Research Significance:-

Despite these limitations, the proposed framework provides a valuable foundation for integrating artificial intelligence into retail real estate revenue management. It addresses an important research gap by focusing specifically on turnover rent analytics, tenant performance evaluation, and revenue assurance. The framework supports the transformation of traditional retail property management into an intelligent, predictive, and technology-driven ecosystem. Future empirical studies and practical implementations can further enhance its effectiveness and contribute to the development of smarter retail environments aligned with Saudi Arabia's Vision 2030 objectives.

Conclusion:-

The integration of Artificial Intelligence into turnover rent analytics represents a significant opportunity to transform retail real estate management in Saudi Arabia. This research proposed an AI-enabled framework that combines tenant sales data, lease information, financial records, and predictive analytics to improve revenue assurance and tenant performance evaluation. The proposed framework addresses key challenges associated with traditional turnover rent management, including manual reporting processes, delayed analysis, revenue leakage risks, and limited forecasting capabilities. By applying machine learning, anomaly detection, predictive analytics, and intelligent dashboards, retail operators can achieve more accurate revenue monitoring and make proactive strategic decisions.

The framework provides practical value for mall operators, landlords, and tenants by improving transparency, strengthening financial control, and supporting better lease management strategies. Furthermore, the adoption of AI-driven analytics aligns with Saudi Arabia's Vision 2030 objectives by promoting digital transformation, innovation, and technology-based economic development. Although further empirical validation is required using real retail property data, this study provides a foundation for future research and practical implementation of AI-based revenue management solutions. The proposed approach demonstrates that artificial intelligence can play a crucial role in developing smarter, more efficient, and sustainable retail real estate ecosystems in Saudi Arabia.

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