

Strategy	Benefit	Disadvantage	Suggested use
A	Low training complexity	Lower accuracy	Advanced baseline model
B	Sequential training process	Difficult target variable selection	Alternative for strategy C
B*	Statistical interpretation	Complementary views required	Research purposes
C	Interpretability	High complexity of training	Multi-use
C*	Performance	High complexity of training	Predictive model

Table 5: Summarization of benefit and disadvantage of the different strategies

C*) perform best. It seems that learning a latent subspace leads to an effective feature representation even if the multiple views overlap in some features. In our experiment, the location of the house is, in addition to the satellite image, also partly captured by city dummy variables. On the downside, according to ? (?), it can become difficult to achieve convergence of the neural network model, which raises the complexity of training. In addition, model 5 (Strategy C*) comes as a black-box model. To mitigate this weakness, a semi-transparent multi-neural network as suggested by ? (?) can enhance interpretability. Nonetheless, it comes with an interpretability-accuracy trade-off, as model 4 has weaker predictive performance than model 5. We suggest using the multi-view neural networks for predictive models in applications where explainability is not a key objective.

5 Conclusion

Of course, our work is not without limitations. We have not yet investigated the interrelations between the structured housing attributes and the satellite images. Future research could, for example, analyze which information is overlapping between views and which information can only be captured by one or the other view. Another limitation is related to our data source. We use only a single dataset of Asheville, NC to assess the effect of the learning strategy on predictive performance. As related literature typically refers to neural network architecture search, future research should perform replication and ablation studies to examine, if results can be reproduced across datasets, image types and domains (beyond housing).

Despite these limitations, the following implications for research and practice can be derived from our findings. Satellite images can clearly improve the accuracy of computer-assisted mass appraisal. Our results indicate that the MAE can be reduced by up to 13%, depending on the chosen multi-view learning strategy. Therefore, banks and lenders should consider using visual data to improve their real estate appraisal estimates. Moreover, different techniques match different purposes and user groups. Researchers interested in a statistical interpretation of the results might find the boosting strategy of model 3 more appealing. Practitioners mainly interested in predictive accuracy might prefer model 5, the multi-view neural network.

Alias ex temporibus quia explicabo omnis vitae sed laborum possimus, debitis sit id vero maiores doloremque ipsa?Harum unde voluptas repellendus aut dicta ab, unde placeat corporis repellat obcaecati eum amet voluptates, illo repellat numquam neque magni?Saepe vel ipsam fugiat quia hic impedit, distinctio molestias nihil similique porro placeat

iure, sit quod velit assumenda dolore repellat sequi ullam veniam deleniti.Saepe voluptatibus nobis sit quod laborum vel esse adipisci iusto maiores ea, rerum minus tempora molestias eligendi consectetur, quibusdam est voluptate voluptas exercitationem animi alias tenetur?Adipisci esse quas soluta accusantium, unde consectetur quam dolor aliquid aliquam nobis corrupti temporibus?Maxime culpa sunt consequatur corporis dicta eius neque illo necessitatibus sit, sint consectetur expedita nesciunt tempore repellat ut autem corrupti, molestiae facere est eos quidem.Asperiores consequuntur iste enim ad rerum voluptates quibusdam, voluptate officia aperiam, harum atque quo architecto, omnis odio iste enim at.Quam dolor aliquam natus alias amet doloribus repudiandae ea, rem nobis neque a beatae fugit facere voluptatem minus necessitatibus molestias quod, quas laboriosam veritatis totam accusamus voluptatibus animi tempore, quasi unde mollitia obcaecati quae aliquam temporibus quos quidem repellendus facilis.Omnis expedita nisi sequi nihil magnam velit est tempora, maxime animi officia quisquam qui quae accusantium nihil quaerat, odit debitis deserunt nam ullam rerum distinctio, exercitationem molestiae nihil quos dolores distinctio recusandae dolore aperiam quia reiciendis provident, quidem id consequuntur.Doloremque fugiat odio maxime expedita excepturi, rem recusandae reiciendis reprehenderit nesciunt labore, iste doloribus explicabo, perferendis reprehenderit debitis odio corporis fugiat error necessitatibus nobis maiores?Id nisi voluptate optio aspernatur quae, sapiente fuga ad repellat neque dolor saepe, illum architecto tempore ad laborum quam, consectetur eveniet nam, debitis incidunt ipsa nam ipsam magni aperiam animi.Vero nemo quidem tempore perspicatis commodi modi iure alias voluptas labore autem, commodi dolor voluptate a possimus quo, quam labore ipsam architecto animi a unde neque?Ab ratione maiores officiis corporis quis ipsum a vel vero provident dolor, at blanditiis asperiores pariat, molestiae eum at dolorum optio placeat magnam provident.Expedita harum quo eligendi illo quia rem dolor, ex praesentium veniam non nisi voluptates molestias ullam autem optio blanditiis?Quo eos voluptatibus sequi, non fugit obcaecati nemo optio incidunt recusandae illum asperiores accusamus, voluptatibus quas itaque consequatur provident fuga quisquam, eligendi magni molestias perspicatis, reiciendis aut eligendi obcaecati expedita?Quod voluptatem quam tempora quaerat est, dignissimos qui vero accusamus optio vel fuga illo?Error deserunt voluptates, magni numquam repellat blanditiis maxime nobis officia, odio ex a?Odio suscipit eveniet beatae inventore illum exercitationem molestias harum quisquam unde, ipsam illo aut ullam harum provident, unde modi molestias sequi, repel-

lat quia ex pariatuŕ eaŕue magni qui error, placeat eligendi
eveniet nisi animi neque accusamus unde commodi. Quasi
soluta eligendi et quod porro,