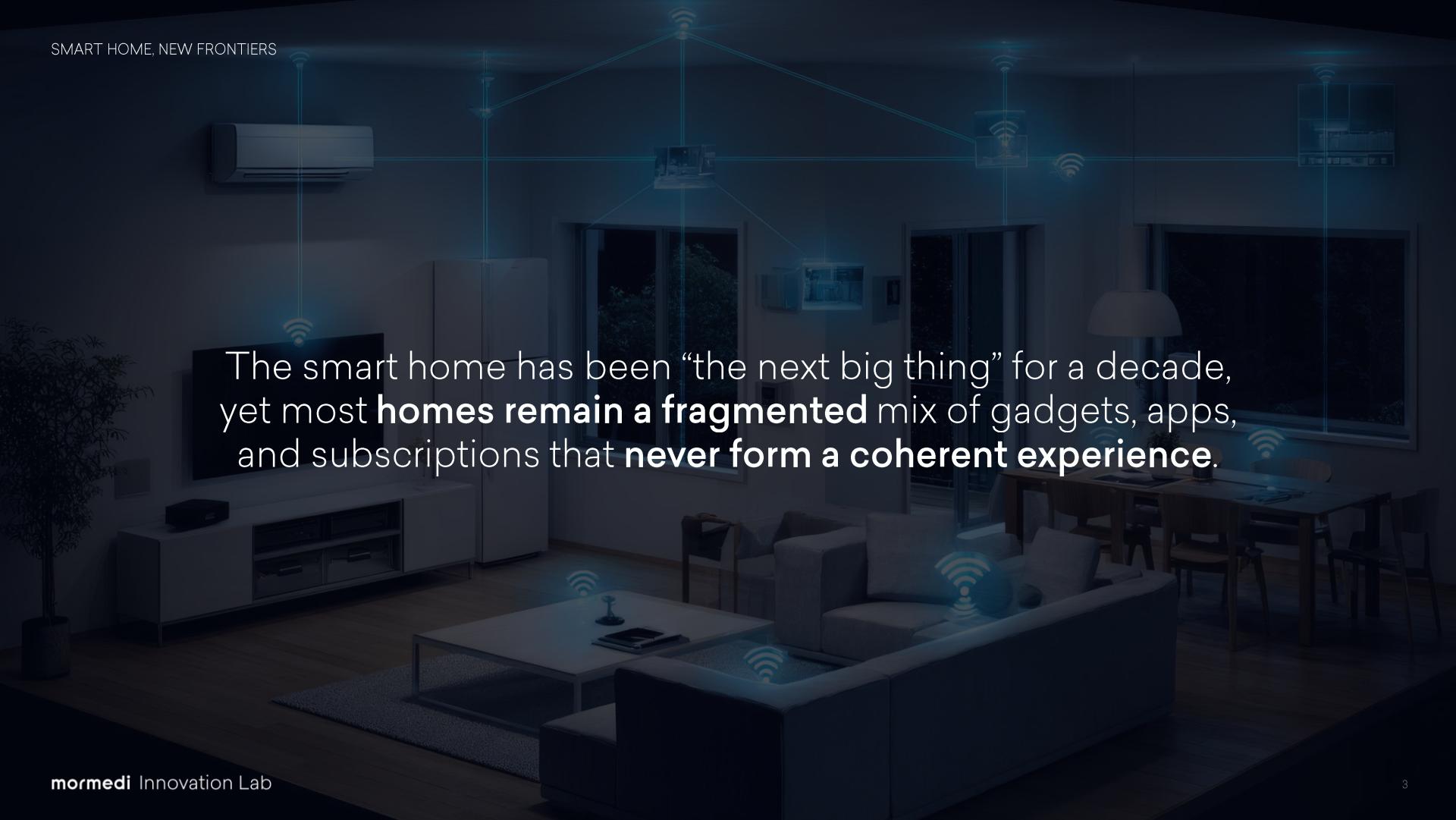


Smart home, new frontiers:

# From connected things to orchestrated living





The smart home has been “the next big thing” for a decade, yet most **homes remain a fragmented** mix of gadgets, apps, and subscriptions that **never form a coherent experience**.

While the experience remains fragmented, the **conditions around the smart home have fundamentally changed.**

»»» **A booming market**

The global smart home market has reached **120–130 billion** dollars in 2024 and is expected to grow at mid double-digit rates into the early 2030s, driven by security, energy, and lifestyle demand.<sup>1</sup>

»»» **Mass adoption is underway**

Europe and North America already count **100+ million smart homes**, with penetration on track to reach one in two households by decade's end.<sup>2</sup>

»»» **Interoperability becomes real**

Matter 1.5 brings cameras, closures, gardening, and richer energy management into a shared technical language, making meaningful integration increasingly plausible.<sup>3</sup>

»»» **Data control shifts to users**

The EU Data Act empowers users to access and share data from connected devices, pushing manufacturers toward openness and portability.<sup>4</sup>

<sup>1</sup>Grand View Research "Smart Home Market (2025 - 2030)," 2025

<sup>2</sup>Berg Insights "More than 190 million European and North American homes will be smart in 2029," 2025

<sup>3</sup>Connectivity Standards Alliance (CSA), "Matter 1.5 Introduces Cameras, Closures, and Enhanced Energy Management Capabilities," 2025

<sup>4</sup>European Commission, "Data Act explained," 2025

# The home is rapidly becoming the **convergence point for multiple industries**, each redefining its role within daily life.

## ENERGY

**Octopus Energy:** Home energy intelligence at scale.



## CONSUMER ELECTRONICS

**Samsung SmartThings:** A manufacturer becoming an ecosystem integrator.



## BANKING & INSURANCE

**State Farm + ADT:** Financial services stepping into home protection.



## SECURITY

**Ring (Amazon):** From doorbell camera to neighborhood-level safety.



## TELCOM

**Verizon + Home Ecosystem Bundles:** Telcos competing for home orchestration.



## HEALTHCARE

**Best Buy Health:** Aging-in-place and remote care through the home.



Octopus is transforming the home into an adaptive energy node through dynamic tariffs, smart meters, and automated load shifting, turning households into active participants in grid stability.

Samsung is expanding SmartThings beyond devices into energy, security, and home automation, positioning its platform as a cross-category orchestration layer.

State Farm invested in ADT to combine insurance risk management with smart home monitoring, reducing claims while offering customers proactive protection services.

Ring evolved from a device into a service ecosystem, integrating emergency assistance, package protection, and community alerts across millions of households.

Verizon and other telcos now bundle connectivity, security systems, streaming, and device management into unified home-as-a-service packages, leveraging their gateway position.

Best Buy is integrating health monitoring, emergency response, and remote care services into the home, turning the home into a health node for seniors and chronic patients.

# The home is rapidly becoming the **convergence point for multiple industries**, each redefining its role within daily life.

## ENERGY

**Iberdrola:** From utility provider to home energy platform.



Iberdrola is integrating solar, home batteries, EV charging, and energy management apps into a unified home energy stack, positioning the household as a controllable node within a decarbonised grid.

## CONSUMER ELECTRONICS

**Bosch Smart Home:** Industrial-grade thinking applied to the household.



Bosch is leveraging its strength in appliances, sensors, and energy systems to build a privacy-first smart home platform that connects heating, security, and energy management into a single, reliable ecosystem.

## BANKING & INSURANCE

**Allianz:** The home as an insurable, monitorable system.



Allianz has piloted smart home solutions combining sensors, assistance services, and insurance products, reframing insurance around real-time risk monitoring rather than post-incident compensation.

## SECURITY

**Movistar Prosegur Alarms:** Security for home and personal safety.



Movistar Prosegur Alarms combines professionally installed alarms, cameras, intrusion and jamming detection, police dispatch, and a mobile app that manages the system and includes personal safety features beyond the home.

## TELCOM

**Telefónica Smart Home & Living:** Connectivity expanding into home services.



Telefónica has explored smart home bundles combining IoT devices, security, and energy services, positioning the telco as a long-term service partner rather than a pure connectivity provider.

## HEALTHCARE

**Philips:** Turning the home into a health monitoring environment.



Philips is extending clinical expertise into the household through connected health devices, remote monitoring, and chronic care solutions that support aging populations outside traditional care settings.

As expectations rise and industries converge on the home, **the gap between what households need and what companies deliver keeps widening.**

**30%**  
**85%**

of European households are smart homes today.<sup>5</sup>

Adoption is growing but still far from whole-home setups, indicating similarly broad-but-shallow uptake.

of users opt for “just enough tech,” not an integrated home.<sup>6</sup>

Just 11% of users aim for a fully connected, automated home.

**4** out of **5**

of consumers report privacy or security concerns.<sup>7</sup>

Trust issues slow progress toward broader smart-home adoption.

<sup>5</sup>Parks Associates, “Survey: 45% of U.S. Internet Households Own at Least One Smart Home Device; Only 18% Own Six or More,” 2024

<sup>6</sup>Deloitte, “2023 Connected Consumer Survey: Smart Home Adoption and Behaviors,” 2023

<sup>7</sup>YouGov, “U.S. Consumer Attitudes Toward Smart Home Privacy and Security,” 2024

Today's smart home is designed for stable lives. **Reality is fluid.**

#### **Home is no longer a permanent setup**

More households live in rented, shared, or temporary homes and move more frequently. Home is increasingly a repeated transition, not a fixed destination.

#### **Smart home systems still assume stability and ownership**

Most solutions are built for long-term ownership, one-time setup, fixed infrastructure, and a single primary user.

#### **Friction replaces value when life becomes fluid**

Every move means reconfiguring devices, apps, and permissions. Instead of support, smart homes add complexity, driving shallow adoption and limited trust.





Households are not looking for more control. **They are looking for peace of mind.**

Smart home adoption is rarely driven by enthusiasm for automation. **It is driven by the need for familiarity, safety, and reassurance in uncertain living conditions.**

More dashboards, alerts, and apps do not create value. They increase cognitive load and decision fatigue.

As digital saturation grows, households value systems that stay in the background, act predictably, and intervene only when something truly matters

# The smart home is no longer about what connects, but what improves life

Most households do not need more products; they need fewer, better-coordinated solutions.

Real progress comes from aligning energy, security, finance, and comfort to deliver clear outcomes like safety, savings, and stability.



# The shift to outcome-oriented homes has **four strategic implications.**



## Outcome is the unit of value

Households care about guarantees like “no leaks,” “no bill shocks,” or “no unsafe nights,” not the novelty of device connectivity.



## The home is a multi-sided platform

Energy, data, money, and media converge here. Leadership comes from those who can convene and align partners across sectors.



## Design becomes a strategic function

Differentiation depends on expressing intent, orchestrating multi-actor journeys, and making control and consent clear—not on hardware specs.



## Every company must choose its role

Few players can credibly be the “home operating system.” Most must excel in one layer and partner for the rest.

A modern building with a transparent wireframe overlay showing its internal structure and rooms.

To act on these implications, companies  
need a clear model for **where they create  
value in the home.**

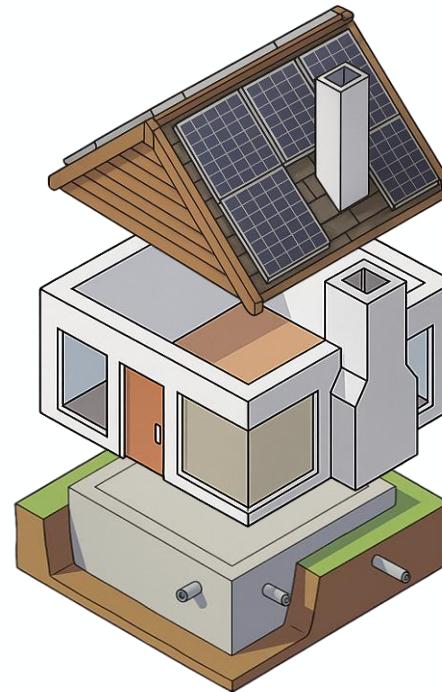
## The home is a three-layer value stack – and each company must know which layer it truly owns.

To win in the smart home, companies must stop trying to be everything to everyone.

The “super-app” for the home is a myth.

The market is consolidating around three distinct layers of value.

**Identify your layer, dominate it, and partner for the rest.**



**Outcome**  
Services & Peace of Mind

**Orchestrator**  
Intelligence & Interface

**Foundation**  
Infrastructure & Connectivity

## Layer 1: Foundation

# The home runs on **infrastructure, not interfaces.**

Utilities

Telecommunications

Hardware OEMs

### The Job

Keep the home “on,” connected, and secure.

### The Currency

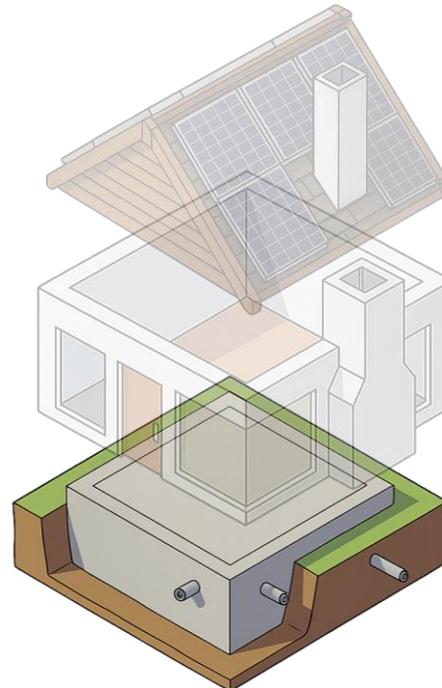
Reliability and trust. This is the physical backbone of the smart home: the pipes that move energy, data, and signals.

### Your right to play

You have physical access to the home — you own the gateway, the grid, or the devices that generate primary data.

### Opportunities

- Integrate smart solutions into the core of buildings
- Capture the “move + settle + live” journey
- Enable co-living and flexible housing models
- Reduce setup friction and digital fatigue



### Outcome

Services & Peace of Mind

### Orchestrator

Intelligence & Interface

### Foundation

Infrastructure & Connectivity

## Layer 2: Orchestrator

The value of the home unlocks when someone **makes it simple.**

Big Tech

### The Job

Translate complexity into simple, automated actions.

### The Currency

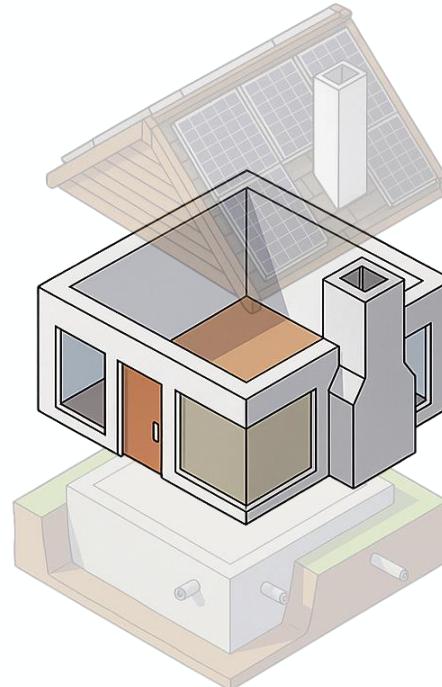
Attention and simplicity. These players act as the home's operating system – unifying fragmented Layer 1 devices under one logic.

### Your right to play

You own the "glass" and the voice – the UX layer where people already manage their lives.

### Opportunities

- Move beyond gadgets toward holistic living experiences
- Reduce cognitive load and digital saturation
- Build emotionally connected, tangible interactions
- Make AI beneficial, restrained, and understandable



### Outcome

Services & Peace of Mind

### Orchestrator

Intelligence & Interface

### Foundation

Infrastructure & Connectivity

### Layer 3: Outcome

## The highest-margin value sits in **solving real life problems.**

Banking

Insurance

Security

Healthcare

### The Job

Deliver safety, health, solvency, and peace of mind.

### The Currency

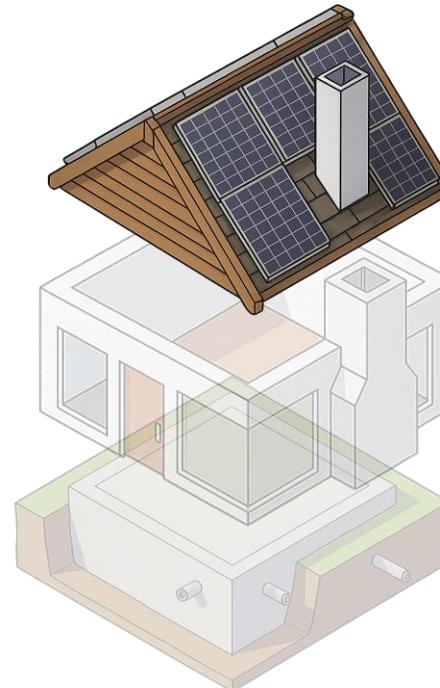
Expertise and risk management. This is not about selling a sensor. It is about selling the absence of a problem: “no intruders,” “no bill shocks,” “no medical emergencies.”

### Your right to play

You hold regulatory licenses to manage financial, physical, and health risk.

### Opportunities

- Build ecosystems that connect services and values
- Make proactive, beneficial decisions for users
- Treat personal data responsibly inside and outside the home
- Address wellbeing, safety, and emotional security



### Outcome

Services & Peace of Mind

### Orchestrator

Intelligence & Interface

### Foundation

Infrastructure & Connectivity

**At Mormedi, we help organisations redesign the home around people, not devices.**

We shape strategies and services that turn fragmented devices and partnerships into **coherent value propositions**.

And we guide you through the complexity of the smart home ecosystem with **clarity, direction, and a focus on what truly matters**.

Mormedi approaches the smart home as an ecosystem challenge that requires strategy, design, and cross-industry orchestration.

**1. We define your right to play in the home value stack**

We help you identify the layer where you create the most value, clarify your strategic role, and determine the partnerships required to succeed.

**2. We design outcome-oriented services, not device features**

We translate fragmented products, data, and touchpoints into coherent services that deliver real life outcomes for households.

**3. We orchestrate multi-actor journeys across industries**

Energy, finance, telco, security, and healthcare must converge. We design the interactions, governance, and collaboration models that make this possible.

**4. We build experiences people trust and adopt**

We shape the behaviours, controls, explanations, and consent flows that make home intelligence understandable, predictable, and safe for everyone in the household.

Each sector has a different role to play in the home and a different path to value.

## Energy & Utilities

### Job to be done:

Become the home's energy intelligence and stability layer.

### Our role:

Mormedi helps you design adaptive energy services and customer journeys that build long-term trust.



## Consumer Electronics

### Job to be done:

Shift from devices to multi-device service ecosystems.

### Our role:

Mormedi helps you define new service models and orchestrate interactions across the home.



## Banking & Insurance

### Job to be done:

Expand from financial products into proactive risk prevention and household stability.

### Our role:

Mormedi helps you create outcome-based services (no leaks, no bill shocks, no solvency risks).



Each sector has a different role to play in the home and a different path to value.

## Security

### Job to be done:

Transform from reactive monitoring to predictive safety and peace of mind.

### Our role:

Mormedi helps you design integrated safety journeys and connect data across devices and contexts.



**CASE STUDY**  
Defining the specification and design strategy of a new 3GHS alarm system.

#### Definition of Use Cases

The use cases of the system were defined for the most important issues: the detection of the alarm, the communication with the central, the configuration of the installation process and the alarm intervention. The alarm system's operation is based on the detection of the alarm, the communication with the central, the events, contact sheets and the alarm manager for alarm processing and sending notifications to the user.

#### The Complexity of a Security System

Processes in a security system are complex, with many dependencies and interactions between different sub-systems. It is essential to understand the system as a whole to make the complexity easier to manage.

#### Specific Handing

The team worked to identify certain requirements for which there was no clear solution, and then relevant solutions were developed to deliver design to standardized different requirements. For example, specific requirements for specialized working groups were treated.

[CONSUMER INSIGHT](#) [PRODUCT DESIGN](#) [UX DESIGN](#) [CUSTOMER EXPERIENCE](#)

**mormedi** MORMEDI © 2025 - Confidential and/or proprietary information

## Telecommunications

### Job to be done:

Evolve your gateway position into a broader home enablement role.

### Our role:

Mormedi helps you build bundles, interfaces, and services that unify the home experience.



**CASE STUDY**  
Discovering new ways to create value and increase Movistar's sales.

We collaborated with Telefónica on a project for pre-commercial services on cell phones.

All the knowledge is put to work to increase Movistar's sales. By this, our R&D team has developed a new service that offers a new way to increase sales.

Discovering new ways to create value and increase Movistar's sales.

[CUSTOMER INSIGHT](#) [CUSTOMER EXPERIENCE](#) [CUSTOMER JOURNEY](#)

**mormedi** MORMEDI © 2025 - Confidential and/or proprietary information

## Healthcare

### Job to be done:

Redefine the home as a node for wellbeing, monitoring, and aging-in-place.

### Our role:

Mormedi helps you craft trustworthy, human-centred health experiences across the home.



**CASE STUDY**  
Discovering opportunities for new businesses in elderly care.

Over the last few years, we worked for companies like USA, UK, Spain, Italy, and Germany to deliver a roadmap for the short, medium, and long term.

In our research phase, we explored competitive, new opportunities and developed growth strategies. We then implemented a set of metrics, strategies, and processes to support the company in its growth.

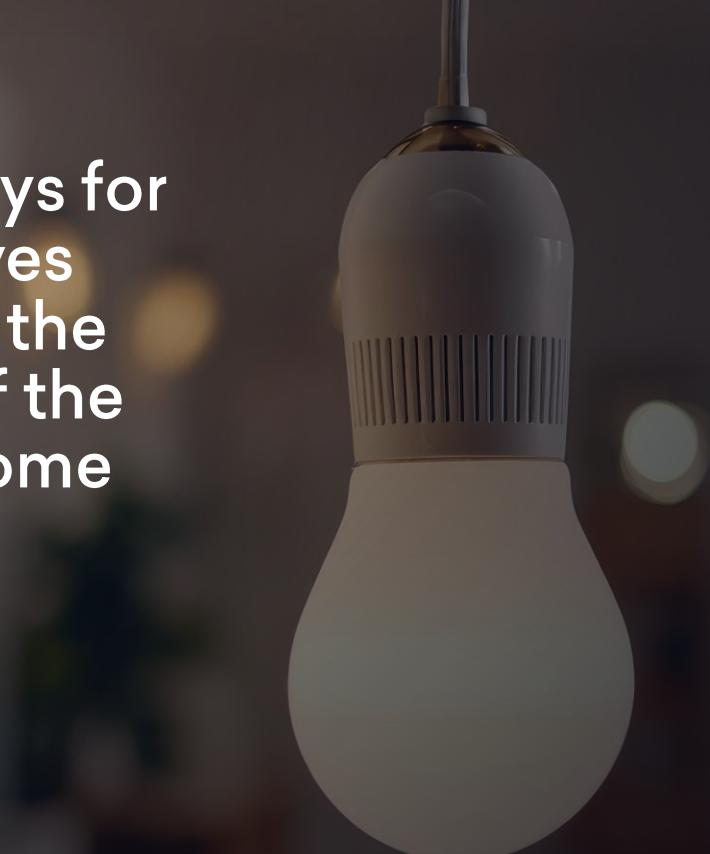
Finally, we developed a set of insights, research needs, and opportunities.

In the final phase, we created a vision for 2030. Using input from the company's stakeholders, we identified a clear growth opportunity for the company to bring value to its clients and to the society.

Discovering opportunities for new businesses in elderly care.

[IDENTIFICATION OF BUSINESS OPPORTUNITIES](#) [CUSTOMER EXPERIENCE](#)

**mormedi** MORMEDI © 2025 - Confidential and/or proprietary information



# 5 key takeaways for executives shaping the future of the smart home

1

The smart home challenge is human, not technical.

2

Fragmentation persists because systems are built around products, not real-life conditions.

3

Stability is no longer the default for households.

Homes are more mobile, shared, and temporary, breaking ownership-based smart home models.

4

Intelligence must reduce load, not add it.

Trust is built by calm, predictable systems that intervene only when necessary.

5

Outcomes, not devices, are the unit of value.

Households pay for safety, savings, and wellbeing, not connectivity.

Winning requires role clarity in the ecosystem.

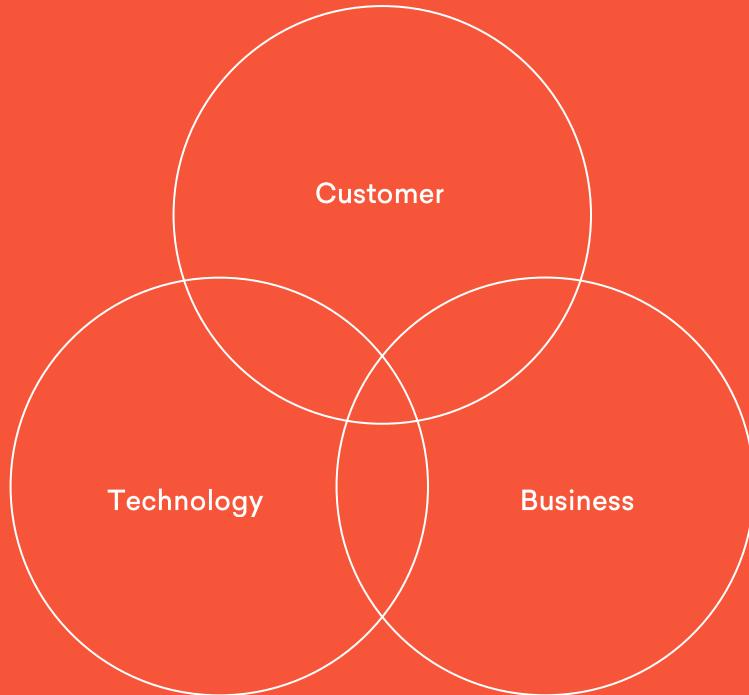
Leaders choose their layer, focus deeply, and partner intentionally.

We bring 25+ years of experience designing systems where people, technology, and business intersect.

We understand the home through three lenses, giving us a holistic view of what truly creates value.

Our work spans industries that now converge in the home: energy, banking, insurance, consumer electronics, mobility, and telecommunications.

We specialise in turning complex ecosystems into intuitive experiences, designing solutions that scale, adapt, and deliver measurable impact.



# Let's design the future of the home, together.

We help organisations understand the opportunities, define their role, and build solutions that deliver real outcomes for people.

Whether you are shaping energy services, financial protection, connectivity, or home experiences — we are here to guide your next step.

# Let's shape your future together

Contact our Business Innovation team



Juliane Trummer  
**VP Strategy**



Maruan El Mahgiub  
**VP Business Innovation**



Ana Cristina Carlos  
**Strategic Design**



Luciana Diaz  
**Strategic Design**

Gracias, Thanks, ありがとう,  
Danke, 謝謝, Obrigado, Merci,  
Graziñas

Contact:

Jaime Moreno  
jmoreno@mormedi.com

**mormedi**

[www.mormedi.com](http://www.mormedi.com)

Madrid  
New York  
Tokyo