

**An Exploration of Consumer Decision Making Processes in the
Funeral Industry.**

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Abstract

Presently, little effort has been made to examine issues associated with consumer behaviour in the funeral industry. People can spend an inordinate amount of time planning other major events like weddings and christenings but not so with funerals. This paper set out to examine the decision making processes involved with such a sensitive subject. The number of deaths in Ireland since 2003 averaged approximately 28500. Therefore funeral companies are competing for the same number of funerals in a given year. The research itself showed up some intriguing answers to questions about funerals and decision making. Location and previous experience were the two major factors in selecting a funeral home with price being listed as the third factor. However price was still an issue when the funeral home was selected. This was due to the fact that people were price conscious and working within a budget. The issue of marketing was examined and showed that people didn't find advertising of funerals insensitive. On the contrary, they viewed word of mouth as a far more influential factor when making funeral preparations. Finally, the pre-planning for funerals was investigated. This raised the question whether people wanted more information on this subject. Research in the UK compiled from an older demographic signalled that less than 10% of people had actually pre planned their own funeral. People who pre plan their own funeral do so because they want their wishes carried out.

Keywords: consumer behaviour, funerals, decision making, pre-planning,

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Chapter 1

Introduction

1.1. Introduction.

The funeral industry may not be over alluring to researchers, nevertheless it is still a riveting topic to probe and investigate (Saunders, 1991). Presently little attempt has been made to examine consumer behaviour and decision making in the funeral industry (Gentry, Kennedy, Paul and Hill, 1994, Kopp and Kemp, 2007). Consumers are faced with demanding decisions throughout this emotional time of funeral preparations. The consumers feel assured that the funeral company will work professionally through all aspects of the funeral (Miller, Le Breton-Miller and Scholnick, 2008). Consumers are influenced throughout the decision process by the fact that they are liaising with a family business (Carrigan and Buckley, 2008). The consumers feel assured that the family business will behave in a professional manner and will perform duties as requested. As a result loyalty will develop between both parties and intensify the likelihood of repeat business through future deaths (Miller et al. 2008). People bypass decisions about death due to the finality it can convey. They also circumvent these decisions until they ultimately have to (Butler, 2007).

The number of deaths in Ireland since 2003 has averaged approximately 28,500 (www.CSO.ie). The funeral industry in Ireland is not regulated unlike in America where the Federal Trade Commission regulates the industry through the funeral rule (www.ftc.gov). This rule states that all funeral providers must provide accurate information to consumers. The consumer must receive itemised price information about goods and services and the funeral provider is prohibited from deceiving the consumer. The maximum penalty for violation of this rule is \$10,000. The main issues that emerge whilst selecting a funeral are lack of prior information, time pressures and the buyer's emotional state (Schwartz, Jolson and Lee, 1986). The time pressures are really constraining as the buyer may not have time to look for alternative suppliers. Consumers are not aware of the funeral company's legal obligations to disclose information to them (Kopp and Kemp,

2007). Consumers do not know what to expect when entering a funeral home and are unaware of what the cost might be for the total bill. These decisions are made in a relatively short space of time and consumers do not have all the information to hand. Research has shown that disclosure of information can allow consumers make better choices (Mathios, 2000). The buyer may feel they under appreciated the deceased throughout their life. They see the lavish funeral as a final chance to redress for their failings (Schwartz et al. 1986). In other words a final gift to the deceased from their partner, spouse or loved one (Kropp, 1999). It can be argued that this can lead to increased profit for the funeral company but it does challenge them to behave in an ethical manner (Gabel, Mansfield and Westbrook, 1996). The onus is on the funeral company to distance themselves from unethical sales techniques (Quilliam, 2008b). These companies are aware that the consumer's ability to make coherent decisions is impaired. This could lead to the company selling a good or service that the consumer does not require which can result in difficulty arising from the inability to pay the final account (Baker, Hunt and Rittenburg, 2007). An example of this can be seen in the cremation services that were being promoted by funeral companies in the U.S.A. Families were selecting cheaper caskets due to the fact that they had selected a cremation and not a burial (Walter, 2005). To combat this, companies did not openly advertise or promote cremations. They tried to steer consumers towards a standard burial and sell more expensive caskets. Another argument is that consumers may still make uneducated decisions even when they are provided with all the necessary information (Braunsberger, Lucas and Roach, 2004).

The focus of this research is to investigate consumer behaviour in the funeral industry. Consumers may feel hesitant in expressing their views due to the sensitivity involved. There is no standardised formula for dealing with the death of a loved one. In addition the behaviour of consumers will differ from one family to another. Death can infuse fear or stress into a person's inner thoughts. In contrast other people take the fear of death in their stride and don't worry unduly about it (Kemp and Kopp, 2010). The authors also state that making funeral preparations is not a habitual occurrence. Individuals have to prepare themselves for the onset of death and it is interesting how they will grapple with that reality (Szimgin and Carrigan, 2006). People avoid talking about death,

hopeful that it will reduce their own individual anxiety surrounding the issue (Wong, Reker and Gesser, 1994). The actual funeral business lacks information from consumers. This research will strive to bring the consumer and the company closer together. The death rate is reasonably stable and therefore the competition for business is likely to be very strong. No companies want to lose a family from their customer base (Saunders, 1991).

This research will focus on the consumer's behaviour when faced with a family member or friend's bereavement. Furthermore it will explore decision making processes they will engage in throughout this emotional and stressful time. The intention will be to explore the criteria used in people's decision making. What makes people select a funeral home and how do they arrive to the final decision? The funeral industry knows there is a lack of information on consumers and their buying patterns in this process. This gap in research means that companies would benefit from some relevant data gained from consumers. The researcher is an active member of the funeral industry and currently employed in this emotional but rewarding environment. The despair and sadness connected with a funeral has been witnessed at close quarters. This in itself is justification that further study is needed in this taboo subject. It will be a worthwhile area of study and allow the researcher to analyse the reason consumers decide on particular funeral company and subsequent funeral preparations.

The structure of this research will be as follows. The initial review will analyse current literature in this sphere. This will include a search for any themes or undercurrents throughout the literature. The literature review will highlight areas for further research. This will form the basis for the research objectives to try and narrow the gap in research. This research will attempt to put forward resolutions to the aforementioned research objectives. To gather this data a mixed methods approach will be used. Qualitative research will initially investigate the theories through structured interviews and this will be followed by quantitative research availing of surveys. The findings will be compiled and results noted. Thorough discussion of the findings will ensue before the conclusion will give a brief summary of the research and list areas for future research.

Chapter 2

Literature Review

2.1. Definition of Consumer Behaviour.

‘Consumer behaviour is the study of human responses to products and services and the marketing of these products’ (Kardes, 2002, p.457).

2.2. The Concept of Consumer Behaviour.

A company who understands consumers has an increased likelihood of being successful and this knowledge assists them with new product design, planning of new strategies and also implementation of a superlative marketing plan. Gaining an insight into what determines consumer behaviour and decision making, enables companies to predict how customers will relate to the marketing campaign (Bose and Sarker, 2012). They also wish to state that the primary function of a company is satisfying customers and to do this they must understand them. Another advantage of having acquired this knowledge is that it permits the company to keep its products relevant and important in the eyes of the consumer (Schiffman and Kanuk, 2008). Understanding consumer behaviour can be quite complex and involves researchers engaging with customers (Satya, Ganesan and Ravichandran, 2012). In the service industry customer expectations need to be met and thus this will be a determinant in assessing quality. Customers feel justified that they have made the correct choice and will utilize the company again in the future if the need arises (Satya et al. 2012). Selecting a funeral is a non-routine occurrence and the next section will look at this more closely.

2.3 Non Routine Decision Making

Decision making within the context of sensitive circumstances follows no set pattern. Other non-routine decision making occurrences were reviewed to determine if any themes could be pinpointed. Decision making can be quite vigorous when it comes to life and death situations, especially when faced with a serious illness. The patients have to determine the best course of treatment for them (Pavia and Mason, 2004). In addition they report that the consumer is facing an attack on their mental and physical well-being. Doctors are in a position to advise but ultimately consumers have to decide on their own course of action (Botti, Orfali and Iyengar, 2009). The wish of the consumer is to remain autonomous even faced with non-routine decisions. They want to make a well informed decision when presented with all the facts (Wong and King, 2008). Research has shown that consumers want the final decision to come from themselves (Botti and McGill, 2006). Breast cancer is another scenario where routine decision making is not applicable. Research has shown that survival rates in affected women display no difference whether the treatment involved a mastectomy or a lumpectomy (Fisher, Anderson, Bryant, Margolese, Deutsch, Fisher, Jeong and Wolmark, 2002). Further research reports that 72% of ladies selected the BCS (Breast Conserving Surgery) with the remainder selecting the more invasive mastectomy surgery where the breast is removed completely (Wong and King, 2008). Mastectomies could be selected for various reasons and decisions are subject to many factors. Women may have pre-conceived notions or ideas about their bodies. They will select the course of action that they deem most suitable for them (Collins, Moore, Clay, Kearing, O'Connor, Llewellyn-Thomas, Barth jr and Sepucha 2009). The decision can be influenced by the re-occurrence of the cancer in the future. To combat this women take the more drastic course of action from the outset which is the mastectomy (Nold, Beamer, Helmer and McBoyle, 2000). Research has shown that patients require more autonomy in choosing their treatment. They want to be made aware of all their options and choose accordingly (Caldon, Walters & Reed, 2008).

2.4 Consumer Behaviour and the Family Business.

Consumers are influenced by the customer service they receive and this is an important selling point that family businesses focus on. Companies strive for excellent customer service to enhance the connection between consumer and the company. Companies want this to evolve into brand loyalty. This can be leveraged to sustain the competitive advantage they might hold over other companies (Cooper, Upton and Seaman, 2005). The view the consumer has about the company ultimately influences their own behaviour (Collins, Steg and Koning, 2007). Family businesses can be held in high regard in the eye of the consumer. This can demonstrate to the consumer that indeed they have a very strong and recognisable brand. They will place their trust in the brand due to its reliability and integrity (Mayo and Fielder, 2006). Compassion is another desirable trait in the funeral industry among the professionals. Compassion itself can be broken down in to three parts, (a) helping with someone else's suffering (b) empathising with them and (c) acting to ease this suffering. (Dutton, Worline, Frost and Lilius, 2006).

2.5 Consumer Behaviour in the Funeral Industry.

Death's impact on the decision making process has not been explored to any great extent and has left many questions unanswered (Kropp, 1999). The same research has shown that after death consumers experience episodes of avoiding decisions directly. Recent research in the UK showed that less than 10% of older people have thoughts and wishes about death. This figure is even lower among a younger age group. (Dennis, Baillon, Brugha, Lindesay, Stewart and Meltzer, 2007). The acceptance of death increases as people get older. The reason for this acceptance has shown that older people have diminished levels of anxiety towards death. (Russac, Gatliff, Reece and Spottswood, 2007). The trepidation of death which leads to higher anxiety is a human condition that must be controlled. This will lead to a healthy and positive state of mind (Lyke, 2013). Older people who have a wish to die don't necessarily suffer from depression, but are behaving in a realistic manner. (Rurup, Deeg, Poppelaars, Kerkhof and

Onwuteaka-philipsen, 2011). Some people who cope better than others may share some common traits. These include going to funerals, pre-planning their own funerals or even going to hospitals to visit sick relatives and friends. This group of people don't distance themselves from death but persist with their daily routine (Furer and Walker, 2008). People are also constrained by time and experience when it comes to the final preparations. A survey carried out in U.S.A. states that less than 15% of the respondents have planned their own funeral (Schrader, Nelson and Eidsness, 2009). To rectify this issue, companies have started to advertise pre-paid funerals where the person takes control of their own funeral. The companies covet consumers to organise their own funerals without assistance from another party (Kemp and Kopp, 2011). Pre-planning of a funeral is classed as a pre-need good or service. In other words something a consumer purchases but will not need immediately.

Little is known about the number of consumers who pre-plan their own funeral. There is also scant information written about consumers who actually pay fully for a funeral in advance of their death (Fan and Zick, 2004). Pre planning a funeral actually withdraws families from having to make burdensome hard decisions whilst grieving. There are no financial issues as the funeral has been paid in full (Fan and Zick, 2004). Research carried out by Bern-Klug, Ekerdt & Wilkinson (1999) noted that 42% of people had made funeral preparations with their undertaker. Kelly, Masters and DeViney (2013) comment that people put so much time and effort into planning weddings, christenings and their own houses that they neglect to spend time planning their own funeral. This may well be a societal issue, which does not encourage people to make end of life plans due to it being a taboo subject. People who don't make end of life decisions can leave their family in a predicament. The family may not be able to make the correct decisions and may in fact feel guilty making incorrect decisions (Rabow, 2004, Roberto, 1999). Research has shown that advance funeral planning is more demographically segmented and more common in middle income buyers (Jayachandran and Kyj, 1987). The first reason they state is that high income earners refrain from purchasing cemetery plots and funerals because they have the financial capacity to move home. Jayachandran and Kyj (1987) clarify

this by saying high income families have the potential to move with work commitments, thus they do not know where they will live upon retirement. They have the financial capacity to move house numerous times throughout their lives. Therefore they would not buy a cemetery plot in a city where they may not be for the foreseeable future. The second reason listed is that middle income earners would be interested in preplanning a funeral because of their income. They want to lock in a price and start making repayments immediately.

2.6 The Decision Making Process.

One aspect of consumer behaviour that we can integrate into the funeral process is the decision making process. The deceased may have made these decisions by selecting a pre-paid funeral. This releases the next of kin from having to make any decisions during this emotional time.

The decision making process outlined by Askegaard (2002, pp.234-267) is a good reference to outline the process. The first step in the process is need recognition followed by search, evaluation, the actual purchase event and finally post-purchase evaluation. Need recognition is automatic after the death of a loved one. It varies slightly when a pre-planned funeral is being organised. When does the individual realise that this is the course of action they want to take. People who organise their own funeral are faced with the finality of their predicament. They are acting in a clear and defined manner and know what they want (Canning & Szmigin, 2010). Consumers source funeral homes through different channels and these channels will be reviewed under the research questions and objectives later in the study. The deceased may have died without expressing intent of their funeral wishes. The family then have to use their own evaluation criteria to give the deceased the funeral they think the person might want. People who pre plan their own funerals have a more straight forward decision because they know exactly what they want. The purchase event only takes place when the family or the individual are completely satisfied that they have chosen the company that suits their needs and wants best.

This is a very emotional and stressful time for the person handling these affairs. They struggle to stay calm and focus on organising the funeral of their loved one (Quilliam 2008 a). The person charged with these duties may possibly have no experience or little knowledge of dealing with funerals and the pressure it involves (Kopp and Kemp, 2007). What this means is that the deceased has removed themselves completely from the decision making process (Canning & Szmigin 2010). This results in the family making the funeral preparations. Families consist of members who have different strategists which can result in conflict among the group. These views are reinforced by Lee and Collins (2000) who note that disagreement among the group leads to this conflict. .

There has been a lack of study on those issues involved with consumer behaviour in funeral planning and Kemp & Kopp (2010) argue that research in this area would be very beneficial. Furthermore findings could assist consumers in the decision making process. There are also issues with consumers suffering from vulnerability and this will be explored in the next section.

2.7 Consumer Vulnerability.

Following death consumers may be extremely vulnerable and this can impact on their ability to make decisions in a rational manner (Baker et al. 2007). This is in stark contrast with the Asante culture in Africa where the survivors do not experience any negative emotions as they are happy for the deceased (Bonsu and Belk, 2003). Consumer vulnerability emerges when the consumer is not in control of their emotions and relies on others to assist them in the decision making process (Baker, Gentry and Rittenburg, 2005).

It is argued that consumers can reduce their vulnerability over time and return to a pre vulnerable life of normality (Baker, 2006). Consumer vulnerability occurs at a time when the consumer has undertaken a new consumption role. For example a recently widowed woman could be making a decision alone for the first time in a long time. This decision making relates to the funeral preparations of her late husband. The widow would be very emotional, unstable and consequently vulnerable (Gentry et al, 1994). The authors mention that the cost of this funeral does little to diminish the widow's concerns. The first decision

they have to make is to purchase a funeral. After a house and a car this can be viewed as the third most substantial financial outlay a person makes (Corden and Hirst, 2013). This can generate consumer vulnerability due to the absence of your deceased partner. Consumer vulnerability can also increase by a consumer's apparent haste to finalise funeral preparations with little thought given to the final cost (Gabel et al. 1996).

2.8 Conclusion

After investigating the literature it became apparent that there is a dearth of writings on the topic of selecting a funeral home. The literature has identified some academic reviews on death and how people either embrace it or avoid even talking about it. The literature review also provided a consensus that people through no fault of their own are faced with non-routine decisions. The literature on this topic has provided numerous articles, but this has been predominantly about life and death situations due to illness. Selecting a funeral home should also be deemed as a non-routine decision but the literature has not reflected this view. The issue of vulnerability and stress affecting people with bereavement was also highlighted. Preplanning of funerals was mentioned but insufficient literature to explain why people may choose this option. In conclusion consumer behaviour whilst selecting a funeral is open to research. This research will attempt to address this situation and investigate why people select a funeral company over another. The research will also look at what may have influenced people in the first instance. Finally the research will look at the preplanning funeral market and what theories this displays. The research questions are listed in the following chapter.

Chapter 3

Research Questions and Objectives

3.1 Introduction.

The purchase of a funeral is a spasmodic occurrence and an emotional experience for the family. The consumers may be selecting from an evoked set of funeral companies ingrained in their minds or are maybe swayed by the marketing campaign of a funeral company. The purpose of this research is to gain an insight into what criteria people use to select one funeral company above another. The author will investigate whether the consumer has prior experience of organising a funeral. This prior experience can influence consumers if they have subsequent funerals. This study will help both the supplier and buyer in this process due to the exchange of information from one party to another. Both parties will be receiving answers to the questions they have thought about asking but hesitated due to the sensitivity involved. The onus is on the researcher to delve into the whole area of consumer behaviour in the funeral industry. Based on the literature review the following research questions have been identified and therefore this research sets out to achieve those answers.

3.2 Research Questions.

What influences consumer decision making whilst deciding on a funeral home?

The study will explore this question and break down the thought process behind it. What factors would the consumer have incorporated into the decision making process before reaching their final decision? Factors such as location, word of mouth, convenience, and even price. Are consumers price conscious and is this a leading factor in purchasing a funeral? This list will be added to as the research proceeds. The study will also explore the question of who actually is the decision maker in this process. When it comes to funerals it may be a family group who makes the decisions. Research has indicated that families are the most important decision makers in the buying process. The research lacks

information about the processes the family undertakes to reach their final decision (Thomson, Laing and McKee, 2007). This research question will look to investigate the number of decisions made by individuals and groups. This takes the responsibility away from the individual but it can also lead to friction and heated arguments if one person has a different view on the funeral from the majority.

Are consumers influenced by a funeral company's marketing campaign and how important is word of mouth?

Are consumers influenced by specific marketing campaigns or is the power of word of mouth superior to other factors. Are consumers making selections by using their pre-determined evoked set of companies? The study will ask the consumers how they became aware of a certain funeral home, and if they have ever changed companies over the years. If they have changed companies their reasons for having done so will be explored why. What may have caused this? Was there an incident during a funeral? The question will also be asked as to what would cause a family to change in the future.

What are the main factors for justifying the pre planning of funerals?

Would you like to have the control in your own hands? This question will be explored and reason put forward why people choose this option. It could be argued that with pre planned funerals the decision making is clearer, as the person knows what they want. The study will seek to explore what leads consumers to purchase a preplanned funeral? Do they want the power in their own hands or was it a case of having no family members available to carry out the instructions. The research will look to identify any themes or patterns that may be uncovered. Is this a trend which looks likely to increase in the future and if so what are people's thoughts on it. This will allow the research to explore consumer's views. Especially those consumers who are reluctant to pre plan their own funeral.

Chapter 4

Research Methodology

4.1 Introduction

This chapter will validate the reasons for selecting the chosen methodology but briefly a recap of the research objectives.

- (i) What influences consumer decision making whilst deciding on a funeral home?
- (ii) Are consumers influenced by the marketing campaign of a specific company and what role does word of mouth play in the final decision?
- (iii) What are the main factors people use to justify pre-planning their own funeral?

4.2 Research Philosophy

There is a desideratum to examine human behaviour in this delicate subject. The researcher strived to understand the phenomenon under investigation by analysing meanings consumers allocate to this same phenomenon. A research philosophy can be classified as ‘the overarching term relating to the development of knowledge and the nature of that knowledge in relation to research’ (Saunders, Lewis and Thornhill, 2009, p.107).

An interpretivist approach attempts to understand and interpret human behaviour. This was one of the deciding factors in selecting this approach as the researcher attempted to interpret the behaviour of consumers whilst selecting a funeral home. A description for interpretivism was given as ‘interpretivism might be briefly characterized as the belief that “facts” are not things out in some objective world waiting to be discovered but rather are the social constructions of humans who apprehend the world through interpretive activity’ (Ferguson, 1993, p.36).

Interpretive approaches have grown steadily due to researchers' dissatisfaction with the scientific results from positivism (Sandberg, 2005). Qualitative research

in consumer research is quite entitled to use an interpretive approach (Solomon, 1983).

4.3 Research Approach

Having selected an interpretive research philosophy the next selection process revolves around the research approach. There are different approaches to evaluate but the researcher elected for an inductive approach. This approach allows for the development of the theory from the data and not vice versa. This indicates that the themes and categories which emerge from the data will form the actual theory (Thomas, 2006). An inductive approach advances theory by constructing it inductively. This research will use the inductive processes to allow the researcher understand the data and more importantly categorise it. Inductive research is revered for utilising data to formulate theory (Thorne ,2000) and this approach will be very appropriate for this intended research.

4.4 Research Methodology

The research method chosen for this research is commonly known as a mixed methods approach. This is a combination of qualitative and quantitative research methods. The main reason for amalgamating the quantitative and qualitative methods is that it will lead to more in depth results and insights. Quantitative research can answer the questions of who, where, how many and how much. In contrast qualitative research can answer the questions of why and how. Combine these together and mixed research can answer all questions in a single study (Frels and Onwuegbuzie, 2013). This view is re-enforced by saying that the individual methods can work together in an overall research project (Venkatesh, Brown and Bala, 2013). This will be beneficial as it will allow a thorough understanding of the phenomenon.

Another reason behind this choice is that these two types of research methods are actually compatible with one another and should not be seen as rivals (Jick, 1979). Both of the research methods are compatible with each other and will allow for a full and thorough analysis (Tashakkori and Teddlie, 1998). By using

Qualitative and Quantitative measures it will allow the researcher to triangulate the data. Triangulation is broadly defined as ‘the combination of methodologies in the study of the same phenomenon’ (Denzin, 1978, p.291). This study incorporated aspects of the triangulation method to verify and corroborate the findings. Triangulation employs numerous understandings to explicate meanings of the data. Triangulation can also exonerate the researcher from facing questions about bias in the study as it is a systematic way of double checking data using different sources. Mixed method research allows the researcher to have confidence in the findings (Oppermann and McKercher, 2000).

The reasons for selecting Qualitative research are plentiful. The aim of qualitative research is to comprehend the lived experiences of people (Frankel and Devers, (2000a). The aim will be to focus on the natural history of events and relationships. Due to the sensitive nature of this research it is vital the questions and the approaches are developed in a sensitive manner. Qualitative methods can illicit more information from the respondents (Frankel and Devers 2000b). The authors continue by saying that this method will allow the researcher to delve deeper into the issue of death. Incorporating Quantitative research into the study helped explain the relationships found in the original data (Arcidiacono, Procentese and Di Napoli, 2009).

Some points to note with a mixed approach are identified by (Cresswell, Plano, Clark, Guttinan and Hanson, 2003). They include priority as to which research has the most seniority in the final report, implementation of the research, which research will be done first or will they be completed concurrently. Combining qualitative and quantitative research meant deciding on which method would be implemented first. The researcher opted for qualitative research and then quantitative research to triangulate the data. This research will be carried out sequentially with the interviews preceding the questionnaires. This approach is verified by (Morgan, 1998, Yauch and Steudel, 2003) who believe that qualitative research is best done first. The dominant study will be qualitative and will focus on generating theory and then leading to the triangulation of the theory in a quantitative study (Venkatesh et al. 2003).

4.5 Research Design

4.5.1 Structured Interviews

The qualitative research allowed the author to investigate the research objectives within this study. The interviews allowed data to be collected and questions answered in respect of all the research objectives.

The interviews were conducted first to establish findings and set up a sample survey. The advantage of conducting interviews is the face to face interaction. This allows the interviewer to pick up on any significant body language (Barnham, 2012). This group consisted of professionals who are currently working in the industry. The interviewees have different levels of experience in the industry. This allowed the researcher to get different insights and different views on the overall funeral industry. Funeral directors deal with funerals on a daily basis unlike families. They are very professional and thorough and provided invaluable information which benefitted this research. The interviews were carried out with the following people and include why they were selected (see table 1.) The researcher wanted to gather certain information which helped answer the outlined research questions.

Table 1

List of interviewees, their position and experience.

Position	Company	Experience	Interview
Financial Director	Company A.	30 Years	1
Manager	Company B.	2 Years	2
Funeral Director	Company C	3 Years	3

Financial Director of Company A.

This interviewee has over 30 years experience in the funeral industry which can be broken down between funeral directing and the financial control of the company. The information from this interview was again helpful in determining if consumers are price conscientious. Do consumers compare different funeral companies before they make a final decision? Do they “shop around” for the

want of a better word? The researcher asked if location, convenience or previous experience was the most dominating factor in funeral preparations.

Manager of Company B.

This is an online company and provides for low cost funerals. The manager has 2 years experience in the funeral industry. Due to the fact it is an online company the views of this interviewee were different. The reasons behind that were that the manager does not have to deal with the consumer face to face all the time. Transactions are done online and the funeral is paid for in advance. People are selecting this company because of price so the researcher will not have to ask the interviewee questions in relation to this. Instead the interview will focus on people who are preplanning their own funeral. Is it a matter of being in control, is it something that they want to do or is it a matter of locking in the price? Or do they want to take the onus away from the surviving family members and make it easier for them when the funeral comes to pass?

Funeral Director with Company C.

This interviewee has less than 3 years experience in the funeral industry. The information from this interviewee will be beneficial as he will not have had the same amount of exposure to funerals as others. This will provide answers as to why the funeral company was selected by the consumer. Was it location, convenience or maybe just previous experience?

4.5.2 Survey.

The information deducted from these interviews formed the basis of the survey questionnaire. Questionnaires have the advantage of being able to reach a large collection of people quickly and at a relative low cost. Once this information was compiled it led to the development of the survey. The surveys outlined what criteria consumers used if faced with making funeral preparations. The questionnaire was constructed from the basis of existing literature relating to consumer behaviour and the funeral industry. The author's years of experience in

the funeral industry also contributed to the initial draft of the questionnaire. The reasoning for this was the lack of a suitable instrument available to collect the relevant data. With the sensitivity of the subject matter of this study, ethical issues had to be considered. The participants in this study were assured the views they gave were being used for research purposes only. The online surveys were sent to the participants and the timeframe of two weeks was allowed for surveys to be completed. The online surveys were sent out to the e-mail addresses of the participants with a link provided to answer the questions. Once they had completed the survey, the results were automatically stored on a securely and private online database. From there, the results of the study could be viewed and analysed to gather the required information. Protecting people's responses encourages consumers to answer questions in this sensitive subject. The author also ensured that there were two areas of the survey which were constructed to ensure maximum response. The structure of the questions was subjective in nature due to the sensitivity of the information sought. Secondly the survey was of an anonymous nature so people could answer the questions which weren't directly aimed at them. The respondents were selected through a non probability sample. The first 10 questions were formulated in a likert scale and sought people's views on the different research questions in this research. There were then 2 open text questions to get people's views on certain areas. Finally the remaining 4 questions were demographic to enable the researcher analyse the data from different age groups and backgrounds.

4.6 Non-Probability Sampling.

The method used was purposive and convenience sampling. Purposive sampling is popular among researchers. This allows a subjective approach with the researcher relying on their knowledge and expertise to select the sample (Guarte and Barrios, 2006). The authors state that a sample is selected which will produce the best results, and that bias is kept in check ensuring reliable results are produced. Convenience sampling is a component of non probability sampling whereby respondents are selected as a sample easier than others.

4.7 Ethical Considerations:

The researcher was very aware of the sensitivities involved with asking questions about death and funerals. The focus throughout was to gather the data in a nonintrusive manner. To achieve this the survey was designed to ensure people would not be offended by. The research instrument was designed in a way which would make the questions clear, concise and understandable to respondents. The researcher was eager to prevent respondents from experiencing any unwanted thoughts about death, and also avoid bringing any unanticipated upset to the respondents whilst answering the questions. This ensured that potential respondents did not refuse participation and hence hinder the data collection.

4.8 Limitations of this Study.

Limitations arise in all studies and this study encountered some also. One of the major limitations of this study was the study of death itself. Consumers may feel that due to the sensitivity involved they would be reluctant to take part in the research. This was the main reason the quantitative research instrument was kept both subjective and anonymous. This research was conducted for academic reasons there were time restraints in place. In order to work within these time restraints the researcher has used both surveys and interviews to collect his data. In different circumstances the researcher could have chosen to interview a wider array of individuals. Time constraints both anticipated and unforeseen were a significant factor during the completion of this dissertation. Another limitation incurred throughout this research was that of availability of individuals for both qualitative and quantitative research. As this research was conducted during the summer months the researcher was unable to interview and survey a number of individuals as they were taking annual leave at the time.

Analysis of qualitative data depends on the knowledge and experience of the researcher which they have built up throughout their academic portfolio. For example the coding of the data and the identifications of the themes was carried out by the researcher. This allowed for consistency but did not allow for different views from different researchers to be put forward. Further research may have provision for more people with greater expertise thus in itself allowing different perspectives on the themes.

Chapter 5

Research Findings

5.1 Qualitative

This research assisted in pinpointing the major influences during the buyer process. The interviews provided an insight into the consumer behaviour of people in this sensitive and taboo subject. Qualitative study which utilises an interview approach can be deemed a valid approach to investigate an area of research (Solans-Domenech, Adam, Guillamon, Permanyer-Miralda, Pons and Escarrabill 2013). The interviews were conducted as the first phase of research. This was the exploratory phase and designed to explore the sentiments, processes and decision making procedures that consumers evaluate whilst selecting a funeral home.

5.1.1 Structured Interviews.

In-depth interviews were used to extract respondent's views on the chosen topic. The interviews were conducted with 3 industry professionals (see table 1.) The selection of the participants was purposive, in other words the participants¹ were chosen because of their ability to provide detailed data in this research area. The interviews lasted between 25-30 minutes and were conducted at the respondent's place of work. The interviews focused on specific categories associated with the research questions. The questions focused on criteria that people may use to decide on a funeral home, asked the question if cost was a factor, were people influenced by marketing campaigns and finally what views people had on pre planning their own funeral. The interviews were recorded and transcribed. A copy of the interview questions and transcripts are located in (Appendices 2-4).

¹ The names and contact details of the interviewees are available to the examiners should they wish to view them.

5.1.2 Data Analysis.

A thematic analysis approach was used which a search for themes is emerging from the data. Subsequently they are grouped together and utilised to describe the phenomenon. Thematic analysis is a search for themes that are classified as describing the phenomenon (Daly, Kellehear and Gliksman, 1997). They also note that patterns must be noticed in the data and converted into themes, and from there merge into categories which in turn need to be analysed. A theme can be defined as “a pattern in the information that at minimum describes and organises the possible observations and at maximum interprets aspects of the phenomenon” (Boyatzis, 1998. P.161).

The transcripts were analysed focusing on re-occurring words, phrases and themes. They were read and re-read and a playback of the recordings listened to. The transcripts were interpreted thus leading to an initial understanding of the dominant themes. The findings will be presented under headings which best describe the themes or categories of themes that emerged. The aim of these headings will be to provide clarity for the reader. The data was coded and grouped together into common themes. The themes were derived inductively which meant they were obtained gradually from the data. The themes were indexed focusing on certain phrases, incidents and words. Each item was reviewed and compared with the rest of the data before being placed in the appropriate category. There was a deliberate attempt on behalf of the researcher not to push too many themes into too few categories. The categories were refined and then grouped together. The benefit of grouping them together will mean reducing the overall number. An iterative approach followed to ensure that the list of categories were in fact correct. The data was analysed repeatedly until the researcher was satisfied there were no categories over-lapping. Respondents reported 13 thematic categories which were divided into six sectional headings. The categories will be discussed more robustly in the next section.

5.2 Findings

5.2.1 Conflict

Group versus Individual

The consensus among the respondents was that selecting a funeral for a loved one can either be a group decision or an individual decision. Due to the emotions involved it is clear that people do not have a clear mind during this process. People like to have others assist them whilst making these difficult decisions. They seek reassurance from within the group that they have made the correct decision. Conflict may arise but really people are just trying to do the right thing for the deceased. Other instances are highlighted where no groups are involved due to the family circumstances.

“Obviously in some instances it is probably sad where you would have only a husband coming in to arrange his wife’s funeral or vice versa. We certainly had one this week, a friend of mine came in to arrange his wife’s funeral. They had no family just themselves. So it’s interesting in a situation like that where normally it would be just the one person. But normally I would feel it would be group decisions, family, immediate family, extended family helping the person who is bereaved to make the decisions”

Individual decision makers are able to make the decision immediately without the input of another family member. In these instances the funeral director is close at hand to help and assist in any way they can.

Conflict within the Group

The general consensus from the respondents was that it is normally a group decision. The main reason that conflict may occur is because people have opposing views when it comes to funeral preparations of the deceased. The most important thing to note is that one person has to be the spokesperson.

“Very often then what we have to try and do is bring it down to one person who will take control of that and give us our instructions so that we only have one voice”

Interview data yielded a consensus that yes this was the case. The conflict was due to people trying to ensure the bereaved receives a funeral akin to their wishes. People are in a vulnerable and emotional state and may have difficulty listening to what has been said. This can lead to some confusion during the process and if not dealt with properly can lead to conflict.

“there is conflict but it is not bad conflict but it is just people trying to do their best for that deceased person”

This theme is continued as it is noted that people rely on each other within the group. They rely on each other for information as to the wishes of the deceased, what they had heard or what they had been told. From compiling this information they make the necessary decisions.

Conflict Causing a Family to Leave a Company

Another constant theme expressed was families changing companies if they felt let down by the existing company. There would be issues with standards and also with the service, “That the level of service that was required was not what they thought they were going to get or the funeral directors didn’t provide the service that was expected of them”

Families would also have issues of concern when their wishes were not carried out as requested. They would have asked that their instructions would be carried out in a professional manner befitting a funeral.

Payment of Deposit

The protocol involved in funerals is that the account is paid post funeral. The families have enough issues to deal with and having to come up with a vast amount of money pre-funeral might not be what they are looking to hear. The

issue brought to attention here is the payment of a deposit. This is a very delicate area within this overall sensitive subject and needs to be approached in the correct manner.

“So I’d like to ask them and some customers can get quite irate if we ask for a sum of money to cover the cost of a new grave or if they need an expensive coffin and some people get irate being asked for that deposit upfront. I would like to ask people why would that be the case. There is no other product or service they can purchase where they are not asked to pay either a deposit or the full amount upfront but they look upon funeral directors as a bank. I’d like to ask them why they think that should be”

People who are price conscious may have an issue with this as they are working within a budget and may not have disposable income available.

“They would be saying this is a lot of money so maybe we can make savings here and there”

People who have an issue with paying a deposit can evaluate the overall cost of the funeral and make some alterations in the service. Families with greater financial power would not have an issue with paying a deposit upfront if asked.

5.2.2 Selection Criteria

Location

People select a funeral home because of location. In other words the decision is based on closeness or proximity to the office from the family home. The majority of the respondents indicated location as the main factor in their experience.

“ Location would probably be one of the first ones”

“People being able to get to the office to arrange the funeral without too much traffic problems or parking problems”

People want to go to the closest possible office without having to travel too far. Stress can be reduced because of this. People throughout their lives can end up living in different areas maybe as a consequence of work commitments. Children who move out of the family home also can move to different locations.

“They move to a different area and they may look for a funeral director in their own area. People probably are not in that sense as loyal as they were 25 years ago”.

So consumers tend to be loyal to their location and maybe not loyal to their family funeral director but only because of circumstances. In this case it is as a result of moving house.

Previous Experience

The next theme to arise from the data was that people select a funeral home based on previous experience. People would be satisfied with the previous service and see no reason to change companies. In other words they would use a company they are used to.

“Traditionally there would be a number of factors. I would think the main one would be a funeral home that the family have always used”

This quote outlines a major determinant factor in selecting a funeral home. Previous experience means that the consumer knows what to expect in terms of service from the selected company.

A subsequent theme mentioned was that families would still ring other companies to get an indication of price. However they would still connect with their original family funeral director but would have an idea of the current cost of a funeral before going into the office.

Price

The question of price covers a range of topics within this research. Firstly people are now more price conscious than ever before when it comes to funeral preparations.

“Obviously nowadays the third factor would be the fact that people are price conscious so the old days of people walking into funeral homes without maybe making a few phone calls first are probably gone. So people would ring around a couple of funeral homes to try and get prices, get an idea as to how much it is going to cost them”

The consistent theme expressed was that price would come behind the two main reasons of locality and previous experience. People may be more price conscious but they still put service before price. That is the overriding factor.

“Service will still come before price yes”

People who don't have an allegiance to one particular company will see price as a major factor before selecting a funeral home.

“Whichever funeral home will give them the best price for the funeral they want”

So companies need to compete on price as well as service.

5.2.3 Price Constraints

The theme expressed under this heading was that people are now functioning within a budget and are very careful to adhere to their limit. Funeral directors who are aware of this information will tailor a funeral to meet their financial position.

“So they obviously have to take into consideration the funds that are available to arrange the funeral”

Some instances arise where families arrange a funeral which is outside their budget and then struggle to pay for it. The onus is on the funeral director to guide the families and advise them of the cost during the arrangements of the funeral. They then have the opportunity to re-assess their situation and reduce the cost. The consumer needs to be aware of the funds that are available to them.

5.2.4 Do consumers want more Information about Funerals?

This was a theme picked up in the transcripts and it was asked by the industry professionals themselves. They are eager to know if consumers want to have more information readily available to them or if they are happy with the limited knowledge they have already.

“Do they want to have more information out and available publically as to know what to do within a funeral?”

People are currently looking for more information due to the fact that they are currently shopping around for the best price as discussed earlier. This leads to the question if they want more information on funerals in general. Would they like more information on burials or cremations? Would they like to know more about civil services? Would a humanist service be suitable for the deceased?

5.2.5 Influenced by Marketing Campaigns

Interview data yielded a consensus that people are not swayed by the marketing campaigns of funeral homes. One respondent said that marketing was done to raise awareness of the local office.

“All we can hope to do is raise awareness that there is a funeral home in their location”

The main issue is that marketing within this industry is hard and companies are eager not to portray themselves as insensitive.

“That’s a difficult one because as we know there aren’t really that many existing kind of marketing campaigns where funeral directors are pushing themselves forward as high profile”.

The consensus was that companies are weary of promoting themselves too much. As a result marketing of the funeral industry is constrained and companies don’t deviate from the norm. There may be a case where consumers are influenced by a company who are competing solely on price.

5.2.6 Preplanning a Funeral

Funeral carried out to their exact wishes.

People who organise their own funeral are in the minority and those who do want to have total control over their final arrangements. They want to rest assured that what they have put in place will be carried out before, during and after their own funeral.

“Also it ensures they get their wishes for what they want so they decide to say they want a burial or a cremation, or even the type of coffin and then the most important thing is they want to know what sort of fees are involved”

People who pre-plan their own funeral have a definite view and idea as to how their funeral will take place. To ensure this is carried out they pre-plan everything.

Don’t Want to be a Burden.

Another consistent theme expressed was that the future deceased did not want to be a burden on the family after their departure.

“In my experience the main one would be that you know that they don’t want to leave a burden on their family of their children”.

This could be a financial burden where the family is left with paying the cost of the funeral. If the funeral is pre planned and ultimately pre paid there is no burden place upon the remaining family members.

Don't want survivors to be stressed.

The question of leaving funeral arrangements to the remaining survivors was one of the main catalysts for pre-planning your own funeral. The person concerned did not want to leave the family with any undue worry or stress. This theme was mentioned earlier when conflict arose because people were left to organise the funeral arrangements of the deceased. This could lead to tension and uncertainty because people didn't know if they were organising the funeral the way the deceased would have wanted. These questions and worries are all irrelevant once the person pre plans their own funeral.

“Primarily they don't want the stress brought on to members of their own family. They understand that it relieves big pressure from them”.

The deceased wanted to prevent the family from having to go through the ordeal of organising a funeral for a love one. It became apparent that it was better to pre plan a funeral, rather than leaving instructions with a family member in the aftermath of their death. If someone knew what they wanted it was better for them to speak to the funeral director directly.

5.3 Quantitative

Aliaga and Gunderson (2000) allude to quantitative research as “Explaining phenomena by collecting numerical data that are analysed using mathematically based methods”. The data in question will be collected by way of survey for this study. Quantitative study centres around numerical data and statistics which are then turned into charts and graphs to showcase findings (Gall, Gall and Borg 1999, p.13). Smith (1988) says that quantitative study is about counting events and subsequently analysing the data which has been collected.

5.3.1 Surveys

The pilot study was conducted with 5 people. After the pilot study was completed the survey was evaluated and changes made based on the feedback from the small sample. There were corrections made to the wording of some questions. The consensus was that respondents were able to understand the questions being asked. There were two major alterations that arose as a direct result of the pilot study. Firstly the demographic questions were placed at the end rather than the beginning. The respondents felt that facing these questions at the outset made them feel uncomfortable. They felt that the survey was not going to be anonymous and be too difficult for them. The likert scale questions were placed at the beginning as a result of the demographic questions being shifted down the pecking order. The instructions were more apparent and better positioned at the top of the page. Secondly the question about having made previous funeral arrangements was placed last. The reason for this was that again if people seen this as the lead question they would again be weary that the questions would be directed at them.

5.3.2 Findings

While analysing the collected data, SPSS (Statistics Program for Social Sciences) statistics program was used and below are the results of the findings.

Research Question 1:

What influences consumer decision making whilst deciding on a funeral home?

The descriptive statistics (Table 2) show the quantitative results from the survey. Of the three factors, prior experience was perceived as having the strongest influence on choosing of a funeral home with a mean of 3.86 and price was seen as having least influence (mean = 3.16).

Table 2

One-Sample Statistics

	N	Mean	Std. Deviation
People choose a funeral home because of its location.	50	3.76	1.080
People choose a funeral home because of prior experience.	50	3.86	1.030
People choose a funeral home because of price.	50	3.16	1.057

To test the strength of peoples' attitudes towards factors which influence their choice of funeral homes, a one sample t-test was carried out on each factor. The one-sample t-test tests the hypothesis that the observed mean is greater than or less than a hypothesised mean. The value of the neutral option in this survey was 3 and therefore this value was chosen as the test value. Therefore for each factor a test was carried out to see if the average observed mean was significantly different from neutral in the target population.

As can be seen in (table 3) two of the three factors are significantly different from the neutral value in the target population. There is no evidence to suggest from the survey that the target population would be influenced by the price of a funeral home ($t=1.071;df = 49;p>0.05$). There is overwhelming evidence to suggest that the target population would be influenced by prior experience ($t = 5.902;df=49;p<0.001$) and location ($t = 4.977;df = 49;p<0.001$)

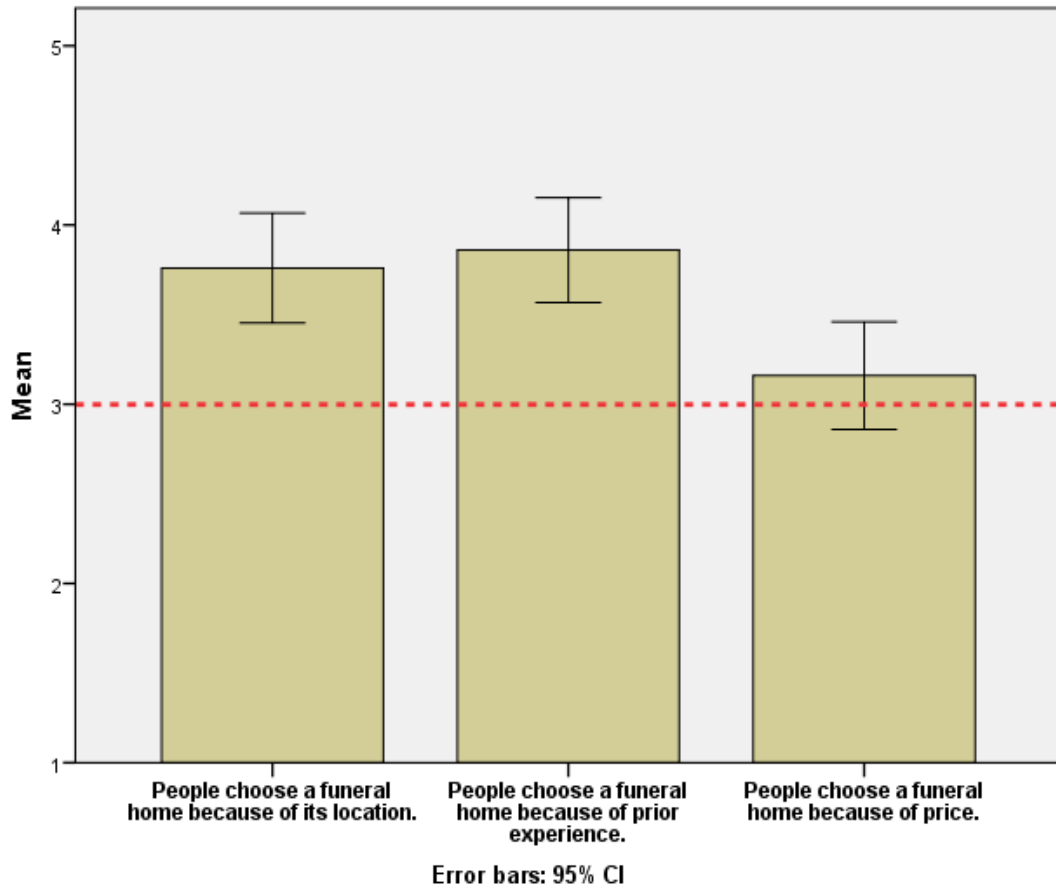
Table 3

One-Sample Test

	Test Value = 3				
	t	df	Sig. (2- tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower
People choose a funeral home because of its location.	4.977	49	.000	.760	.45
People choose a funeral home because of prior experience.	5.902	49	.000	.860	.57
People choose a funeral home because of price.	1.071	49	.290	.160	-.14

The error bar chart (Table 4) graphically displays the one-sample t-tests carried out. The red reference line shows the value of neutral and the bars indicate the observed average value from the survey. The whiskers at the top of each bar indicate the range of values within the 95% confidence interval. If the whiskers of the 95% confidence interval overlap the neutral value then there is no statistical significant difference in the population as is the case for price of funeral homes. It can be seen clearly from this graph that prior experience has the largest of the three means.

Table 4



Research Question 2:

Are consumers influenced by a funeral company’s marketing campaign and how important is word of mouth?

The descriptive statistics in (table 5) show the measures of central tendency and dispersion for the relevant questions on the survey. Of the two factors, word of mouth was perceived as having the strongest influence on consumers choosing of a funeral home (mean = 4.08, SD = .778) and a marketing campaign was seen as having least influence (mean = 2.76, SD = 1.117).

Table 5

Descriptive Statistics

	N	Mean	Std. Deviation
Word of Mouth can have an important part to play when choosing a funeral home.	50	4.08	.778
People can be influenced by the marketing campaign of a funeral home.	50	2.76	1.117

To test the strength of peoples' attitudes towards marketing campaigns of a funeral home and the influence of word of mouth on choosing a funeral home a one sample t-test was carried out on both factors. The one-sample t-test tests the hypothesis that the observed mean is greater than or less than a hypothesised mean. The value of the neutral option in this survey was 3 and therefore this value was chosen as the test value. Therefore for both questions a test was carried out to see if the average observed mean was significantly different from neutral in the target population.

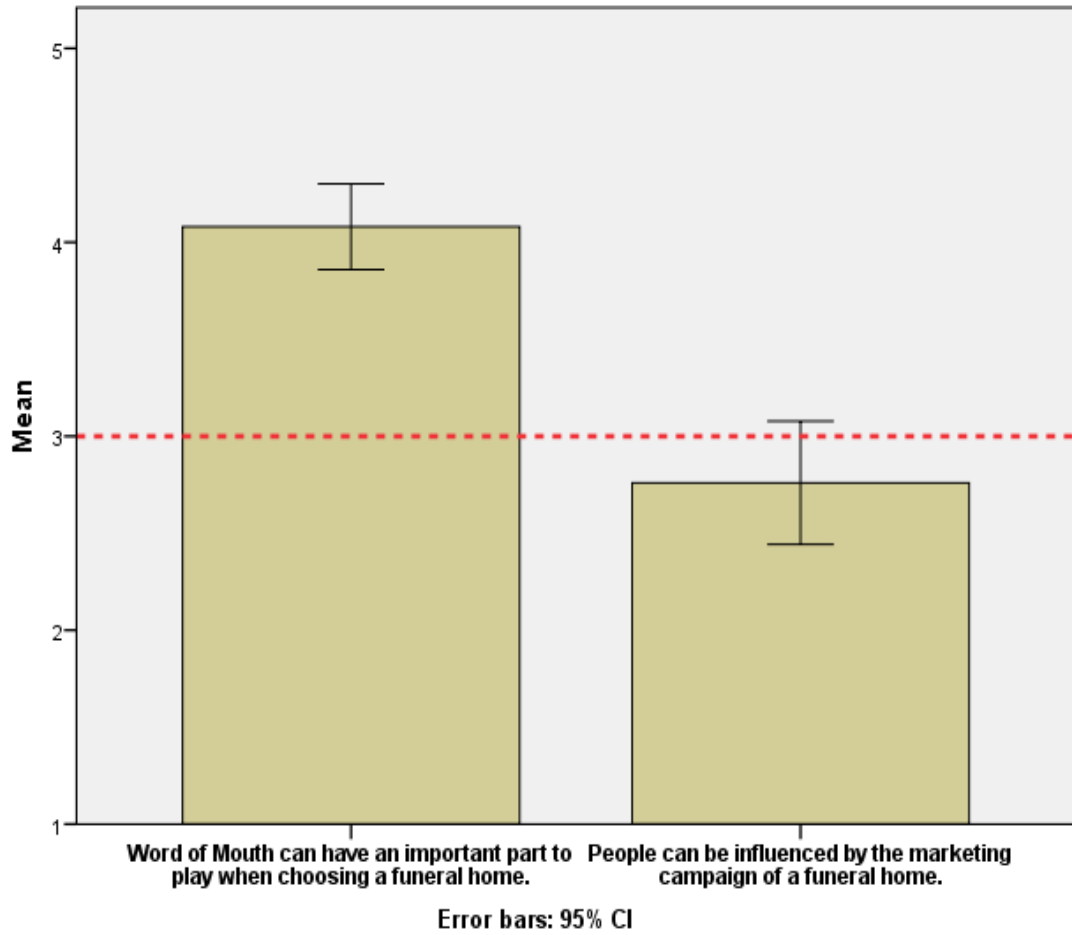
As can be seen in (table 6) only word of mouth ($t=9.812;df=49;p<.001$) was significantly different from neutral, marketing campaign by a funeral home was not significantly different from the neutral option in the population($t = -1.52;df =49; p>0.05$). Therefore from the results of this survey there is overwhelming evidence at the 0.1% level to say that word of mouth has a significant influence in the target population and no evidence to suggest that a marketing campaign would have an influence on the consumer.

Table 6

	Test Value = 3				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower
Word of Mouth can have an important part to play when choosing a funeral home.	9.812	49	.000	1.080	.86
People can be influenced by the marketing campaign of a funeral home.	-1.520	49	.135	-.240	-.56

The error bar chart (table 7) graphically displays the one-sample t-tests carried out. The red reference line shows the value of neutral and the bars indicate the observed average value from the survey. The whiskers at the top of each bar indicate the range of values within the 95% confidence interval. If the whiskers of the 95% confidence interval overlap the neutral value then there is no statistical significant difference in the population as is the case for marketing campaigns of funeral homes. It can be seen clearly from this graph that word of mouth has the larger of the two means.

Table 7



Research question 3:

What are the main factors for justifying the preplanning of funerals?

To answer this research question three survey questions were put to respondents. The survey questions and their associated descriptive statistics can be seen in (table 8) All of the averages in the below table are quite large relative to the 1 to 5 scale on which people were asked to rate the questions. This indicates that on average the respondents agreed that all of these factors are important reasons as to why people pre-plan their own funeral. Of the three factors, confidence that wishes will be carried out showed the largest average (mean = 4.13, SD = .672) and pre-planning because of concern for family survivors showed the lowest average (mean = 3.71, SD = .645).

Table 8

Descriptive Statistics

	N	Mean	Std. Deviation
People may pre-plan their own funeral because it shows concern for the family of survivors.	49	3.71	.645
People pre-plan their own funeral because it reduces stress from the family of survivors.	50	3.82	.629
People pre-plan their own funeral because it gives them confidence that their wishes will be carried out.	48	4.13	.672

To test if the three reasons for preplanning funerals are supported by the target population a one-sample t-test was carried out on each question. The one-sample t-test tests the hypothesis that the observed mean is greater than or less than a hypothesised mean. The value of the neutral option in this survey was 3 and therefore this value was chosen as the test value. Therefore for these three questions a test was carried out to see if the average observed mean was significantly different from neutral in the target population.

As can be seen in (table 9) all three reasons for pre planning your own funeral were significantly different from the neutral response. Confidence that the person's wishes will be carried out has the largest mean difference from neutral (mean = 1.125) and the highest t value (11.592) and therefore the most significant result $t=11.592;df=49;p<.001$). Concern for the family of survivors showed the lowest mean difference of the three but it was still highly significantly different from neutral ($t = 7.746;df = 49;p<0.001$). Reducing stress of surviving family members was in the middle of these two with a mean difference of .82 from neutral and was also highly significantly different from neutral in the target population. Therefore from the results of this survey there is overwhelming evidence at the 0.1% level to say that the target population agrees that other people pre-plan their own funerals in order to have confidence that their wishes be carried out, in order to reduce the stress on surviving family members and in order to show concern for surviving family members.

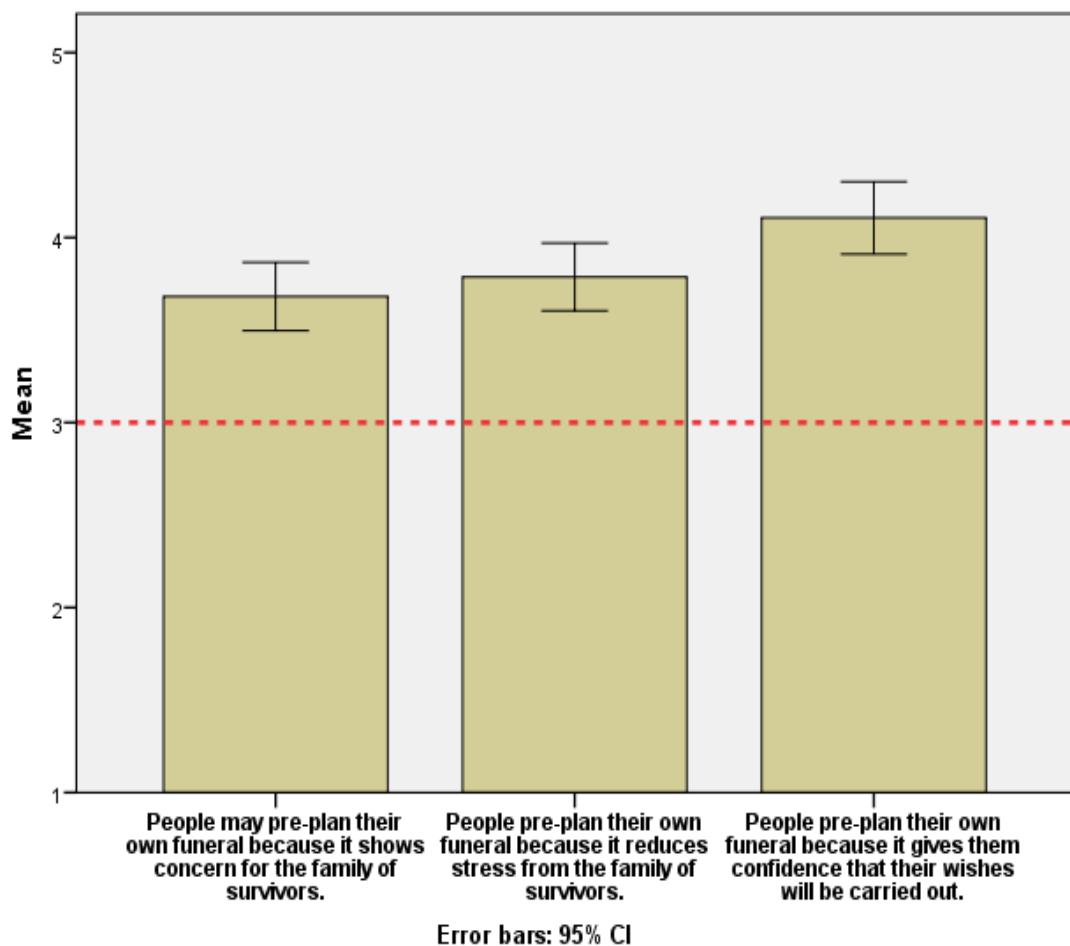
Table 9

One-Sample Test

	Test Value = 3				
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference
					Lower
People may pre-plan their own funeral because it shows concern for the family of survivors.	7.746	48	.000	.714	.53
People pre-plan their own funeral because it reduces stress from the family of survivors.	9.220	49	.000	.820	.64
People pre-plan their own funeral because it gives them confidence that their wishes will be carried out.	11.592	47	.000	1.125	.93

The error bar chart (table 10) graphically displays the one-sample t-tests carried out. The red reference line shows the value of neutral and the bars indicate the observed average value from the survey. The whiskers at the top of each bar indicate the range of values within the 95% confidence interval. If the whiskers of the 95% confidence interval overlap the neutral value then there is no statistical significant difference. All of the confidence intervals in the below chart are well clear of the red reference line and therefore are all significantly different from the neutral response.

Table 10



Chapter 6

Discussion

6.1 Introduction

The researcher interpreted the results identified in the findings chapter. The relationship between the findings and the research objectives will be outlined in this section.

6.2 Location and Previous Experience.

The initial findings of this study showed that the two most important factors for selecting a funeral home are prior experience and location. Location was a theme picked up on in the interviews conducted with the funeral professionals who highlighted that people don't want to travel too far whilst emotional. They don't want to go through the normal decision making process that a normal consumer would make. The reasons for this can be plentiful but research has shown that people are reluctant to travel and change funeral company unless absolutely necessary. The consumer would also select a funeral home based on previous experience. People would have enlisted the services of a funeral company previously and were satisfied to avail of the same company again. People who had used a family business previously tend to return in the event of future funerals. This enables a sense of loyalty to build up between both parties. The consumer is being a loyal customer to the company and in return the company will deliver the same professional service it always offers. The consumer is satisfied with the service and the relationship is established. The foundations of the relationship are built on reliability and integrity. Findings from the literature review showed that people had a tendency to liaise with the family business to make funeral preparations but no reasons were forthcoming for selecting that particular company in the first instance.

6.3 Price Conscious.

The third reason that people may select a funeral company would be price but this remains behind location and previous experience. The funeral professionals muted the view that people are now more price conscious and will organise a funeral cost in a constrained manner. There may be a compromise on price but never on service.

6.4 Vulnerability.

These two themes concur with the theme in the literature review which states that people are in a vulnerable state of mind immediately after bereavement. People are vulnerable whilst making funeral preparations and find it difficult making decisions. Ultimately they don't want to have to decide on a funeral home as well. Another trend alluded to during the interviews was that industry professionals mentioned the trend of people making decisions in groups. This in itself would reduce the stress on the individual. However this can also introduce a new concern to the procedure and that is conflict. Different members of the group can have different opinions on the funeral preparations for the deceased. This debate means that some people will have to compromise to ensure the funeral will go ahead smoothly. People have difficulty making decisions individually when such emotion and sensitivity is involved. These sentiments were shared in the literature review who mentioned that people struggle to make rational decisions when they are vulnerable and emotional.

6.5 Advertising.

The question of marketing funeral companies threw up some interesting results. Whilst interpreting the qualitative findings the author discovered a theme of reluctance. Companies did not want to be portrayed as openly marketing funerals for fear of sending out the wrong message. Quantitative analysis showed that word of mouth had a stronger influence on consumers than marketing. Word of mouth takes place predominantly off line so marketers cannot use their social media to control these conversations (Keller and Fay, 2012). The authors also mention that positive word of mouth can lead to credibility and can be a major

factor in increasing sales. The advertising of taboo subjects such as death is not straightforward. Funerals are under advertised and companies blame people's reluctance to talk about death as the main reason for this (Manceau and Tissier-Desbordes, 2006). This view was backed up by the industry professionals who highlighted a desire to remain restrained whilst marketing the company they were responsible for. The main aim of marketing picked up through the interviews was that the company wanted to raise awareness. The sensitivity involved prevented them from launching a full marketing campaign as companies don't want to be portrayed as high profile. The literature review indicated a connection between marketing campaigns for normal products and the actual consumer. There is no reference in the literature to marketing campaigns of sensitive products or service. The companies are unsure about finalising their marketing strategy as they seek to engage with the customers.

6.6 Preplanning.

The feedback from the interviews generated some themes in relation to pre planning of funerals. People who preplanned their own funeral did so because they wanted to ensure their wishes were carried out. Secondary reasons were that they did not want to be a burden to their families or allow them to be stressed after the person had passed away. People who pre plan their own funeral ensure that the risk of conflict after death is greatly reduced. The question of preplanning your own funeral is a question everybody faces but does not answer. This research showed that people who organised their own funeral did so out of a desire to ensure their wishes were carried out for the funeral.

These views coincide with consumers who are also faced with non- routine decisions in life and death situations. The literature review featured studies where cancer sufferers were faced with non routine decisions. To combat these issues the patient wanted to have all available information about their treatment to hand. The patients wanted to remain autonomous at all times and to choose the course of treatment that they felt gave them the best chance of survival. People may feel that planning a funeral is burdensome so being relieved of this duty removes not only a burden but reduces stress too. Surviving members are not worried about making incorrect decisions. People with no experience of

funeral preparations are thrown in at the deep end and faced with the harsh reality of having to make difficult decisions relatively quickly. These views were evident during the interviews and were backed up during the surveys.

6.7 Lack of Information.

Taking a broader view on the findings there appears to be a slight frustration amongst funeral directors that they don't actually know what consumers want. They questioned whether consumers wanted more information and if so what would they like to know. This two way flow of communication is not evident in the funeral industry. The introduction of this communication channel would greatly benefit both parties in this service led profession. Companies who knew what the consumer wanted would immediately alter their service accordingly. The interviews conducted for this research actually agreed with these sentiments. The funeral professionals were eager to discover if people wanted to have more information available to them. As a result of this research it can be seen that there needs to be more engagement between both parties.

6.8 Summary of Findings.

The summary of findings in this research is listed below.

1. Prior experience is the most prominent reason for selecting a funeral home.
2. People are price conscious but only after selecting a funeral home and not before.
3. People are vulnerable due to bereavement and decisions are harder to make.
4. Word of mouth is more influential than marketing campaigns.
5. People pre plan funerals because they want their wishes to be carried out as instructed.
6. Companies want to engage more with consumers, which in turn will help the consumer by offering more information.

Chapter 7

Conclusion

This research set out to investigate the decision making process involved with making funeral preparations. The researcher set out to obtain an understanding of consumer behaviour when faced with the death of a family member or close friend. Following on from the introduction to the topic a literature review was compiled, examining relevant academic writings to date. This also attempted to identify recent studies conducted in this phenomenon. The literature review was quite extensive and the following theme was identified which noted that funeral preparations are non-routine decisions. Other non-routine decisions were classified as situations where life and death is at stake due to a terminal or serious illness. The findings from the literature indicated patients faced with these unenviable situations wanted all the facts and information disclosed to them. In contrast people who were faced with a funeral were not as receptive to information to assist them, they did not share the same hunger for facts. Vulnerability plays a big part during the decision making process as the person charged with making the funeral preparations are very emotional and may not be able to make rational decisions. This supports the case of actually pre planning your own funeral and not leaving surviving family members to face these difficult decisions. However the literature did unearth another issue with death and that is the reluctance of people to talk about it. This contrasts with the funeral directors who want to know if people seek to be more informed about funerals and what services are available.

Concluding the literature review meant that there were research questions to be answered. The researcher implemented a mixed method approach and this allowed for a more robust investigation of the results. The first research question alluded to the main factors for selecting a funeral home. The research found that prior experience was the most popular answer to this question. This was superior to location and also price which was further down the list in third position. According to the research, location and previous experience are the two

determining factors when it comes to selecting a funeral home. Price did however play a major part in the research as the industry professionals were seeing a trend of consumers being more price conscious whilst making funeral preparations. People were constrained by budget but wouldn't compromise on service. The second research question projected views about the marketing of a funeral company. Research showed that the funeral directors were weary when it came to advertising funerals. They stated that they viewed it more as raising awareness than advertising. This theme was mentioned in the surveys which showed that respondents viewed word of mouth as more penetrable in the market than actual advertising. The research did show that people were open to advertising but viewed word of mouth as a greater influencer. The next question then was about pre planning of funerals. This tested three reasons for people selecting this option. These were that people wanted their wishes to be carried out. This was the primary reason followed by reducing burden and showing concern for the surviving family members.

The research also discovered other theories which developed from the literature. These include the desire for funeral directors to engage more with the consumers. The researcher anticipates that the future literature on consumer behaviour in the funeral industry will be more extensive. Reason being that consumers are broadening their views on the funeral preparation process. The funeral companies may also be more pro active when it comes to soliciting information from the consumers. The reality is that people do not make non-routine decisions on a regular basis. The literature review showed up a theme where cancer patients always wanted to remain autonomous. These sentiments are not backed up in the consumer behaviour of pre planning funerals. This in itself could be a potential future area of research. Due to the lack of extensive literature in this phenomenon there are a multitude of research topics still available to investigate. The first area of study would be in relation to companies and their marketing campaign. How can they adjust their marketing strategy to make word of mouth more prominent in their campaign? This research showed that word of mouth is more successful than marketing campaigns and therefore must be something companies should consider. Secondly as pointed out in the research prior experience is the most common reason people select a funeral home. It

could be argued that prior experience is the reason that people re-select a funeral home. So future research should investigate what made these people select a funeral home when they were dealing with their first funeral. Finally the question of preplanning a funeral is something that needs to be investigated further. Studies carried out to date and mentioned in the literature review signalled that less than 10% of older people had actually planned their own funeral. Future research could enable the funeral company to engage more with the consumers and to increase these numbers which in turn would reduce burden, stress and conflict for the surviving family members.

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Appendices

Appendix 1

Interview Consent Form

I.....agree to participate in Joseph Halpenny's research study.

The purpose and nature of the study has been explained to me. I am participating voluntarily. I give permission for my interview with [name] to be tape-recorded

I understand that I can withdraw from the study, without repercussions, at any time, whether before it starts or while I am participating.

I understand that I can withdraw permission to use the data within two weeks of the interview, in which case the material will be deleted.

I understand that anonymity will be ensured in the write-up by disguising my identity.

I understand that disguised extracts from my interview may be quoted in the thesis and any subsequent publications if I give permission below:

Signed.....

Date.....

Appendix 2

Interview with Financial Director.

Interviewer - What factors do families take into consideration when selecting a funeral home?

Interviewee - Traditionally there would be a number of factors. I would think the main one would be a funeral home that the family have always used. That would be the first. The second then would be proximity of an office. People being able to get to the office to arrange the funeral without too much traffic problems or parking problems. They would be the two main factors. Obviously nowadays the third factor would be that people are now price conscious so the old days of people walking into funeral homes without maybe making a few phone calls first are probably gone. People would ring around a couple of funeral homes to try and get prices, get an idea as to how much it is going to cost them. That would be the third one so that would be the three factors. The three main factors.

Interviewer - From your experience do you find it is a group or an individual making the decision?

Interviewee - It would be in the main a group decision, it depends on the family. Obviously in some instances it is probably sad where you would have only a husband coming in to arrange his wife's funeral or vice versa. We certainly had one this week a friend of mine came in to arrange his wife's funeral. They had no family just themselves. So it's interesting in a situation like that where normally it would be just the one person. But normally I would feel it would be group decisions, family, immediate family, extended family helping the person who is bereaved to make the decisions.

Interviewer - Do you think that some conflict might arise when it is a group decision?

Interviewee - Obviously yeah anytime you have a group of people deciding anything you will always have opposing views, different views on the way things should be handled. But I think in general people are in a kind of conciliatory frame of mind because of what's happened. Because their loved ones have passed away. So I don't think it's a huge problem but occasionally it does arise but most of the time it wouldn't be a problem.

Interviewer - Are consumers constrained by price when it comes to purchasing a funeral?

Interviewee - Yes I think now they are because of the economy and people haven't got the spending power they had five years ago. So they obviously have to take into consideration the funds that are available to arrange the funeral. But Irish people still tend to want to do the best for their departed loved one. So in giving that fact people would be very price conscious but still don't like to skimp on the money they are spending.

Interviewer - Do customers look for alternative companies and compare prices before deciding which funeral home to use?

Interviewee - I would say yes now. I would say percentage wise probably well over 50-60 % would be ringing around getting prices. And regardless of whether they have a family funeral director who they have always used, they possibly would ring another undertaker and have a price going in anyway, to get an idea and because people are price conscious about everything now. Funerals are no different. But as I said earlier they still will maybe look for quality and they are not prepared to really skimp. They will try and save and they will try and find ways of making sure. They are not spending as much money as they were 5 years ago but they won't skimp either.

Interviewer - So in your opinion service still comes before price?

Interviewee - Service will still come before price yes. I would feel it would yeah.

Interviewer - Are consumers influenced by marketing campaigns when it comes to selecting a funeral company?

Interviewee - That's a difficult one because as we know there aren't really that many existing kind of marketing campaigns where funeral directors are pushing themselves forward as high profile. It's difficult to say whether they would be swayed. Possibly people who are looking for the low cost funeral could be swayed by a marketing campaign but the difficulty is that you have to be very careful that you market something like you know funerals and everything surrounding funerals. But I feel yes that people who are price conscious but people who are not price conscious I wouldn't think.

Interviewer - Have consumers in your experience changed funeral companies for any reason?

Interviewee – Yes, a number of reasons. People move areas. Traditionally we always had the situation where families went to the family funeral director. But then you get the children move out. They move to a different area and they may look for a funeral director in their own area. People probably aren't in that sense as loyal as they were at least 25 years ago. Has one aspect where people would change. Obviously if there is a problem with the funeral or the service people will change to a different funeral director. And then once again the old 'price conscious', if there's one funeral director perceived to be offering a kind of low cost service there are a certain amount of people who would go for that. Because of cost.

Interviewer - What reasons do people give for pre-planning their own funeral?

Interviewee - In my experience the main one would be that you know that they don't want to leave a burden on their family of their children. Having to come in to arrange a funeral. That would be the first. The second would be that in a lot of cases people have very definite views and ideas of what way they want their funeral to take place. So to ensure that happens they would come to the funeral

director and say “this is the way I want it done”. Rather than saying to a family member 'this is what I want' and not knowing for sure that this is going to be done. So they come to the funeral director and pre arrange it and the funeral director asks what their wishes would be. They are the wishes they have given. They would be the two main reasons why they would do it. I mean people tend to think that rather than having an insurance policy or money sitting in the bank, they feel happier arranging and prepaying for a funeral. There is a piece of mind thing as well.

Interviewer - People who are arranging funerals for someone who is bereaved. Are they arranging the funeral based on their own instinct or would they have directions from the person who has passed away?

Interviewee – I would say a lot of the time they would have directions from the deceased. Particularly in a family situation where somebody has been unwell for a while .They have actually discussed it and said what they wanted. But then you have a lot of situations where death is unexpected so you have people working on their own instincts but obviously the person arranging the funeral is extremely close to the deceased. They would have an idea in most cases about what the deceased wanted so it is instinct, but it is instinct based on their knowledge of the deceased.

Interviewer - If people had to pay the full funeral bill upfront, would they go for a less expensive funeral?

Interviewee - Once again I think you've got two types or two answers to that. Certainly with people who have no issue with regard to price, it shouldn't make any difference. People who are very price conscious would obviously think 'well I can't afford this or I can only afford so much'. I would have to say in general yes because even people who are not as much concerned by price when they are given the figure and are told they have to pay x amount it's a decision they have to make there and then. They would be saying this is a lot of money so maybe we can make savings here and there, which they wouldn't probably think about or suggest if they didn't have to pay the money straight away.

Interviewer - Are there any questions you as a funeral director would like to ask the consumer?

Interviewee - I'd like to ask the consumer what they expect when they walk in to a funeral director's office? What exactly do they expect? Do they expect to be in a situation where they come in spend a considerable amount of money and then just suggest that they would pay it sometime in the next 6-7 months? I'd also question the type of service they'd prefer. Is there a move towards non-religious services and cremations? Do they still like burials or do they feel cremations are cleaner, less kind of upsetting? What do they feel about funeral directors? Do they look at a funeral director as a service provider or a necessary evil, or do they look at funeral directors as somebody who can take a huge burden off their shoulders?

Appendix 3

Interview with Manager.

Interviewer - What factors do families take into consideration when selecting a Funeral Home?

Interviewee - Locality, if they have used that funeral directors before and price.

Interviewer - How would the decision maker compile their information before making the final decision on selecting a funeral home?

Interviewee - They would get the relevant information from either phone calls or coming in to meet the funeral director and they would walk away with an account or an invoice. They may use that to measure against other funeral homes.

Interviewer- From your experience do you find it is a group or an individual making the decision?

Interviewee - It may often try to be a group but we would always make sure it is an individual because there has to be one person accountable for the funeral account. Whoever signs off that account is the person we deal with. So there is just one person making a decision. But in a family they might think that there is more.

Interviewer - Do you think some conflict might arise when it is a group decision?

Interviewee - Very often then what we have to try and do is bring it down to one person who will take control of that and give us our instructions so that we only have one voice.

Interviewer - Are consumers constrained by price when it comes to purchasing a funeral?

Interviewee - Yes sometimes but not always. Some people know they have a budget and they will also talk to us about that and therefore we can put together a funeral that meets their budget. Some people don't think about price at all and they'll spend far more than they're capable of repaying and some people will have the funds and just organise it and pay for the funeral. Some people will organise a funeral and no funds to pay, so there are a number of factors there.

Interviewer - Do Consumers look for alternative companies and compare prices before deciding which funeral home to use?

Interviewee - More so than before we will get people that ring up and ask for a price for a particular funeral and they will ring a number of different funeral homes so in that case they don't have any allegiance to one particular funeral home but which ever funeral home will give them the best price for the funeral they want.

Interviewer - Are consumers influenced by marketing campaigns when it comes to selecting a funeral company?

Interviewee - I don't believe so. We do it but I don't think. All we can hope to do is raise awareness that there is a funeral home in their location. But I really don't think it has any bearing on their factors to pick us or not.

Interviewer - Have consumers in your experience changed funeral companies for any reason and Why?

Interviewee - Yes. They may feel that they may not have got on with the funeral director that was managing their funeral. They may feel that the funeral home wasn't up to their standards or there may have been an issue during the arrangement process that they felt wasn't dealt with adequately and will go elsewhere next time.

Interviewer - What reasons do people give for pre-planning their own funeral?

Interviewee - A number of different reasons. Sometimes they just don't want to have a family that is left behind with the worry of trying to do what their arrangements should be. Sometimes they'll like to know, have the security of knowing they've paid for it and no one else has to worry about the financial element of it. Sometimes people think that it's done, it's paid for and don't have to worry anymore.

Interviewer - Do the funeral preparations differ in any way with pre planning?

Interviewee - No. We will take the instructions from the person who is arranging the funeral and what we will have is a contact so that when the person passes away we will get in touch with the contact or they will come to us.

Interviewer - If people had to pay for the funeral before the funeral took place how would this affect the cost?

Interviewee - If people are willing to pay upfront for the complete funeral then the account would be smaller. There is less administration for us rather than having to spend weeks and months dealing with a family after a funeral trying to get account paid off so we would look favourably on a family that would pay upfront.

Interviewer - If people had to pay upfront for a funeral from the start would they go for a smaller funeral?

Interviewee - That hasn't been my experience. Sometimes we get cases where people have the money, they are quite happy to pay upfront and they know it's one less thing they have to worry about. They can get on with the funeral and they can move on after that rather than having to keep coming back and deal with the funeral account later on.

Interviewer - From your experience of working for an online company what would be the main factor that people would select an online company?

Interviewee - Price. Because people are paying upfront we can offer very competitive rates because there is less administration after the funeral. There's no debt collection.

Interviewer - Are there any questions yourself you would like to ask the consumer about their decision making process?

Interviewee - I would like to ask the consumer typically we don't ask for a deposit upfront but yet we do have the external payments that we pay at the time of the funeral. So I'd like to ask them and some customers can get quite irate if we ask for a sum of money to cover the cost of a new grave or if they need an expensive coffin and some people get irate being asked for that deposit upfront. I would like to ask people why would that be the case. There is no other product or service they can purchase where they are not asked to pay either a deposit or the full amount upfront but they look upon funeral directors as a bank. I'd like to ask them why they think that should be.

Appendix 4

Interview with Funeral Director.

Interviewer - What factors do families take into consideration when selecting a funeral home?

Interviewee - Location would probably be one of the first ones. They may have had other dealings with their family so it would be tradition to go with one funeral home than another, the level of service that they wish, and then it would either be a name that they're used to or have a name from a neighbourhood or maybe they are from a political background like Fianna Fail would be into Staffords, and then other people would be into Jennings. So that is what I would see as the factors.

Interviewer - From your experience do you find it is a group or an individual making the decision?

Interviewee – There are times when you are doing a funeral that you will get one person who is the lead, the most cognitive person because the people making these decisions are stressed and bereaved. Most of the time I would say yes there is a leader but on occasions probably 35-40 % of the funerals I have done would be group decisions. They have to rely on each other and ask what do you think, and did mum/dad/x person say something to you so they gather information from each other and then they give a decision based on that.

Interviewer - Do you think that some conflict might arise when it is a group decision?

Interviewee - Yes. Again because when people are in this particular position their thoughts are what I would call scattered or confused. They don't always

hear what the people are saying to them. Their listening skills aren't very good so there is conflict. But by and large it's not something that I have seen big rows develop over. There is conflict but it is not bad conflict, it is just people trying to do their best for that deceased person.

Interviewer - Are Consumers constrained by price when it comes to purchasing a funeral?

Interviewee - They can be yes. Depending on the background of the people, where they live and whether they are employed or unemployed. Have their parents have left money for their funeral. Yes, price is a condition when arranging a funeral.

Interviewer - Do customers look for alternative companies and compare prices before deciding which funeral home to use?

Interviewee - Yes they do. Not in the majority of the cases I have come across but they do. And the last 18 months to 2 years it has become a bigger issue regarding arranging funerals and the price content. Interestingly, from our own point of view we would always try and not let that be the outstanding factor in persuading people to stay with you. You have to say to them 'well this is what we can do for you if price is an issue...' but then we will be prepared to match the price of other funeral homes in order to do the funeral for the family.

Interviewer - Are consumers influenced by marketing campaigns when it comes to selecting a funeral company?

Interviewee - I don't believe they are. I know that there are funeral homes that will advertise be it mail shot or possibly on bus shelter posters or other ideas like that but it's an industry that's hard to go out and advertise about. Traditionally it's not done so I don't think it is a factor with the people, no.

Interviewer - Have consumers in your experience changed funeral companies for any reason?

Interviewee - Yes. The most influential factor in people changing funeral companies is that families felt they were let down by the previous funeral directors. They felt that the level of service was not provided by the company and thus moved to a different provider.

Interviewer - What reasons do people give for pre planning their own funeral?

Interviewee - Primarily they don't want the stress brought on to members of their own family. They understand that it relieves big pressure from them. Also, it ensures they get their wishes for what they want so they can decide on a burial or cremation, type of coffin and also that fees are paid so no debt burden is passed onto those left behind.

Interviewer - If people had to pay the full funeral bill upfront, would they go for a less expensive funeral?

Interviewee - Not in my experience. That may depend on the funeral home location and also the socio-economic area that you are from. So if you were in Dublin 4 as opposed to Dublin 1 there may be a big difference in the cost of funerals chosen but not in my experience.

Interviewer - Are they price conscientious?

Interviewee – You need to put an answer in here yours didn't make any sense

Interviewer - Are there any questions you as a funeral director would like to ask the consumer?

Interviewee – Ideally we would like to know if they want to have more information available publically as to know what to do when a funeral is required. They could ask us or I would be asking them if for example they know that they can have a civil service? People may not be aware that you don't have to use the church. You don't have to use the funeral home. You can go straight

to the crematorium. I would be asking them what they think is involved in a funeral. Or what are their thoughts and ideas about it and then say have a discussion around it. Did you know you can have this or that and there are a lot of alternatives that people are not aware of?

Appendix. 5

Questionnaire.

The questions on this survey are about something that many people don't like to talk about. The information that I get from your answers are important, and your honest responses are greatly appreciated.

Using a scale where 1 = Strongly Disagree to 5 = Strongly Agree please answer the following questions.

1. People choose a funeral home because of its location.

1 2 3 4 5
O O O O O

2. People choose a funeral home because of prior experience.

1 2 3 4 5
O O O O O

3. People choose a funeral home because of price.

1 2 3 4 5
O O O O O

4. Word of Mouth can have an important part to play in choosing a funeral home.

1 2 3 4 5
O O O O O

5. People prefer to organise funerals within a group rather than individually.

1 2 3 4 5
O O O O O

6. A person can be influenced by the marketing campaign of a funeral home.

1 2 3 4 5
O O O O O

7. Advertising of funeral homes is not appropriate

1 2 3 4 5
O O O O O

8. People may pre-plan their own funeral because it shows concern for the family of survivors.

1 2 3 4 5
O O O O O

9. People may pre-plan their own funeral because it reduces stress from the family of survivors.

1 2 3 4 5
O O O O O

10. People pre-plan a funeral because it gives them confidence that their wishes will be carried out.

1 2 3 4 5
O O O O O

11. In your opinion what do people expect when they walk into a funeral home?

12. In your opinion what could make the experience of making funeral preparations easier?

13. Are You?

Male _____

Female _____

14. Age Group?

18-30 _____

31-50 _____

51-64 _____

64+ _____

15. Area where you live?

City _____

Town _____

Rural _____

16. Have you had previous experience arranging a funeral?

Yes _____

No _____