End of life: What kind of funeral services would you choose for your loved once?

Prof. Manmeet. S. Barve, Dr. Jayshree. V. Bhalerao,

Research Scholar,
Mahatma Gandhi Vidyamandir’s Institute of Management & Research,
Nashik, India
Asst. Professor, Marketing,
Mahatma Gandhi Vidyamandir’s Institute of Management & Research,
Nashik, India

Abstract: Funeral service business is one of the stable businesses in India. Although demand is stable, death care services vary widely across segments with reference to tastes, culture and amount of money spent on any given burial and memorialization. The situation is dire for individuals and loves once, but the customer is moving towards helpful options to hire an end to end death care service provider. The researcher in the paper studies funeral services or after life services provided by Indian companies related to death care industry, reason driving demand, reflects on the possibility of designing services that are more effective for proceeding using age old customary ways of saying goodbye to an individual. It also provides insights about customer pain points related to funeral arrangements and elaborate parameters of grow in time to come. This is done with the help of data analysis perception of people has examined in the presence of death taken place in family or friends and the way funeral services are held important for such an occasion.

Key Words: Potential of death care industry, Funeral services in India, Service marketing

1. Introduction

What would be a good end of life? and the researcher is talking about the very end; the researcher is talking about ‘dying’. Death is a topic that is relevant to us all, and yet it simply isn’t pleasant to talk about. The topic that usually inspires fear and rejection. The research has learned from his research work since 2013; is if the society puts some time into planning their end of life, they all would have the best chance of maintaining our quality of life (Barve, 2013). Death care service industry refers to organizations and communities that provide services associated with death-related rituals including funerals, burials or cremation, and death memorials. (Global Death Care Service Market Size, Status and Forecast 2019-2025, 2019)

In contrast to the high growth rates in the health care industry, market growth in the Death Care Industry is low but extremely stable. The researcher offers very thoughtful possibilities and opportunities in context of India for the Death Care Industry with the detailed timeline of pre and during death care planning. The researcher has visited, observed and analyzed various Indian funerals over period and found the quality of facilities available are ragged and disrespectful to the life of the demised and discomfort to the family. Paying for Death Care services or in simpler language outsourcing of ‘Funeral services or Antam Sankar or Antyesti or Antya-Kriya’ would deliver positive meaning to the final journey of individual and this would give greater respect, honesty and dignity to the demise.

The death care services market expected to reach a value of nearly $184.46 billion by 2022, significantly growing at a CAGR of 11.6% during the forecast period. (Death Care Services Global Market Report 2020). The Indian Deathcare industry is worth about $2.5 billion in India, where about 8.5 million die every year. Still, it is nowhere near its international peers. The American “death care industry,” as it is commonly called, produced nearly 12 billion dollars in economic activity in 2007, and that number has climb to nearly 25 billion dollars by 2020. The crude death rate in India is 7.2 per 1,000 population as compared to 7.89 in the world. In this paper, the researcher has listed some of the very basic services that should be provided by India Death Care Service providers:
• Body preparation (Antam Sankar / Antyesti / Antya-kriya )
• Funeral / burial planning and coordination
• Local transportation (Arranging of vehicle for last right)
• Eye or organ donations
• Choosing of graves, plots and other spaces for human remains
• Performing memorial services
• Applications for an official death certificate

Further in the paper the researcher has surveyed Indian respondent about their opinion and experience to the above-mentioned services.

The leading industry players in the global markets are Service Corporation International, Batesville, Chemed Corp, Mattews International Corporation, StoneMor Partners, Willbert Funeral Services, Carriage Services, Carriage Services, Fu Shou Yan International Group, Lung Yen Life Service Corp, Guangzhou Funeral Parlor and many more. In the United States, there are more than 19,322 funeral homes, approximately 115,000 cemeteries, 1,155 crematories, and an estimated 300 casket sellers. The national median cost of a funeral with viewing and burial for calendar year 2016 was $7,360. If a vault is included, something that is typically required by a cemetery, the median cost is $8,508. The cost does not take into account cemetery, monument or marker costs or miscellaneous cash-advance charges, such as for flowers or an obituary. American Board of Funeral Service Education (ABFSE) accredits 60 funeral service and mortuary science programs, most of which are 2-year associate's degree programs offered at community colleges. Some programs offer a bachelor's degree. (http://www.abfse.org, n.d.). Many of these companies are listed, tax paying, organised and having professional jobs profiles such as Funeral service workers, Funeral directors, morticians and undertakers. The required skills and traits needed as a funeral director, includes communication skills, compassion, a desire to comfort those coping with a death, as well as organizational and event-planning skills. India with a population of more 1.33 billion with no such formalised degree or organized Institution. Basic funeral service infrastructure facilities are majorly provided by government and local municipal corporations; the level of quality is quite low, and neither is the industry organized for professionals to be part of the same. Some companies have started in India have started working since 2014 but the number are very few.
Some of the Funeral service companies working in India:

<table>
<thead>
<tr>
<th>Details</th>
<th>Services</th>
</tr>
</thead>
</table>
| Name : Mokshshil  
Founder: Dr. Bilva Desai  
Year : 2013  
Url: www.mokshshil.com  
HQ: Ahmedabad | Mokshshil antim kriya, Mokshanjali, Mokshyatra, organ donation assistance, Pre-booking. Mokshdaan, 10th and 11th day Vidhi, Asthi Visarjan, Shraddha Kriya |
| Name : Anthyesti Funeral Services.  
Founder : Shruthi Reddy  
Year : March, 2016  
Url : www.anthyesti.com  
HQ: Kolkata | Funerals for all faiths, Immediate disposition, Delayed disposition, Preplanning a funeral, other facilities such as Dead body carrier vehicles, hearse van, freezer boxes, funeral helpers and shradha priests for organizing things. |
| Name: Sukhant Funeral Management Pvt. Ltd.  
Founder: Mr. Sanjay Ramgude  
Year: 2014  
URL: www.sukhantfuneral.com  
HQ: Mumbai | Antayashichi samagri, Moksh vahan, Sevak, Registration at cemetery & Death certificate, Bhataji / Pandit, 10th,12th,13th Shradha vidhi, Immersion of asthi, Dead body freezer / dead body Dispatch / embalming, Co-ordination for organ donation, Arrangement For Condolence meeting, Flower, Food for mourners, Obituary In newspaper, Tribute film making, Legal help. |
| Name: Indian Funeral Service Undertakers  
Founder: Mr. Sanjay Ramgude  
Year: 2014  
URL: www.sukhantfuneral.com  
HQ: Mumbai | Funerals for all faiths, Burial Services with Equipment, Embalming, Exhumations, Repatriations, Building Tombstones, Graveside services are arranged with all the necessary equipment, Cremations, Scattering of ashes into the sea, Range of Coffins from basic to exclusive, Cold Storage/ Mortuary facility, Mobile Morgue on hire, Floral tributes, Hearse Services |
| Name: Kashi Moksha Inc.  
Founder: Jata Shankar Dwivedi  
Year: 2008  
URL: www.kashimoksha.com  

*There are multiple and small funeral services providers giving similar service as above. Most of them are not listed, organized or do not have any website of their own.

2. RATIONAL FOR STUDYING ELEMENTS OF FUNERAL SERVICES

In India, the opportunities for Death Care Service Industry are growing rapidly. Some of the companies are trying to modify their business models and customizing their services to meet the complex customer expectations which varies with reference religion, cultural, sub-cultural, language and location. As the Indian society is going through a rapid change in terms of cultural shift, demographic variables and geographic migration leading to direct impact on dying and the possibilities of funeral related service. Mentioned below are the probable reasons for driving the demand for efficient death care services to be offered by the death care industry in India and is also the rationale for this research paper:

- Compressed schedule and busy lives make it difficult for families to bring together various essentials elements of a funeral.
- At the time where family want willing to be together grieving and mourning, individual have been instead caught up with the arrangement of logistics, haggling with the vendors and preparing for the funeral.
- Rapid urbanization has led to scarcity of space and no proper infrastructure for conducting funeral last rights and rituals.
• Increase in the aging population with disposable income
• The concept of nuclear families and migration to various regions have lost the emotional connect among the family and relatives leaving with them at a strewn requirement related to arrangements for last rights and rituals.
• Many youngsters are not aware about the process of “Funeral/ Burial Planning.” Hence the possibilities of demand for outsourcing the death care related services is increasing since last few years. (Sharma, 2017).
• To manage and consolidate the legal and digital elements required post death by an individual is becoming the need of an hour.

3. METHODOLOGY

The researcher studied statistical reports from across the world about the growth and opportunities of death care industry. This helped the research to understanding elements of funeral services and business models. Then various articles and website related Indian startup related to end to end funeral services were analyzed. Following the exploratory study, the perception and opinion of the individuals for the same cause has been recorded using a questionnaire. A total of 150 responses have been recorded using demographics and the way the external agency plays a role in carrying out the services across 23 questions. The questionnaire is a multiple-choice questions where some of the questions are based on Likert-scale, Yes-No and further option relevant for the questions. The analysis has been done using SPSS software tool.

3.1. Objectives

1. Studying and understanding business opportunity in funeral service business in India.
2. Level of difficulty people face while arrangement of funeral services.
3. Estimating the fee respondent are ready to pay for funeral services business in India
4. Correlation between recent death family and willing to purchase funeral services.

3.2 Hypothesis

Analyzing the objectives based on understanding, service mix and the payment that the individuals are ready to pay to an end to end death care service provider as a fee for taking care of various funeral services. Further correlation would be analyzed on the given hypothesis whether a recent death could cause a reason the respondent to pay for funnel service providers. The following management; questions are address below:

1. There is a correlation between recent death and respondent willingness to pay for funeral services.
2. Respondent in India find funeral services arrangement as difficult task
3. Respondent are ready to outsource funeral services to any external agency.
4. Respondent are ready to purchase insurance product which included Funeral Services if given free or as add on fee.

H0: There is no significant relationship between demise in the family in the last three years and on paying on any funeral services if outsourced.

H1: There is significant relationship demise in the family in the last three years and on paying on any funeral services if outsourced.
4. STATISTICAL TOOLS

4.1 Descriptive Analysis

I. Respondent in India find funeral services arrangement as difficult task

Based on the analysis, it can be seen that, once a demise happens in a family, it becomes difficult for the family and friends in India to conduct funeral services. Although, it is an emotional perspective but carrying out preparation of services in that state of mind becomes a very tough issue for almost 43% of the respondents in India, followed by 40.7%, which even show it to be “difficult.”

Table 1: Do feel that making all the above arrangements during any funeral services is a difficult task?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Difficult</td>
<td>63</td>
<td>42.0</td>
<td>42.9</td>
<td>42.9</td>
</tr>
<tr>
<td>Difficult</td>
<td>61</td>
<td>40.7</td>
<td>41.5</td>
<td>84.4</td>
</tr>
<tr>
<td>Neutral</td>
<td>14</td>
<td>9.3</td>
<td>9.5</td>
<td>93.9</td>
</tr>
<tr>
<td>Less Difficult</td>
<td>9</td>
<td>6.0</td>
<td>6.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>147</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>3</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table 1 above shows the frequency of the responses where only 6% that is 9 people of 150 respondents find it less difficult. On the contrary, overall responses find it difficult to conduct funeral services on their own. For illustration through a graph, the figure 1, shows the number of respondents to be high in “very difficult” and “difficult” option.

II. Respondent are ready to outsource funeral service to any external agency

Based on the analysis, death can cause heavy emotional circumstances that does not help the individuals to handle it. Here, deathcare industry plays a role in India as carrying out of rites, getting a death certificate or performing hearse services is a tedious process because it has some procedures that needs to be followed. However, in that case, people hire an external agency to do the work such as 46 out of 150 respondents strongly support the ideal with representing 30.7% of respondents, followed by 28.7%, which even show it to be “likely.”

Table 2: Do you feel that all the above funeral arrangements should be outsourced to any external agency?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Likely</td>
<td>46</td>
<td>30.7</td>
<td>31.7</td>
<td>31.7</td>
</tr>
<tr>
<td>Likely</td>
<td>43</td>
<td>28.7</td>
<td>29.7</td>
<td>61.4</td>
</tr>
<tr>
<td>Neutral</td>
<td>18</td>
<td>12.0</td>
<td>12.4</td>
<td>73.8</td>
</tr>
<tr>
<td>Not Likely</td>
<td>25</td>
<td>16.7</td>
<td>17.2</td>
<td>91.0</td>
</tr>
<tr>
<td>Very Unlikely</td>
<td>13</td>
<td>8.7</td>
<td>9.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>145</td>
<td>96.7</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Missing System</td>
<td>5</td>
<td>3.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table 2 above shows the frequency of the responses where only 8.7% that is 13 people of 150 respondents where they are less likely to outsource the services carried out by an external agency. On the contrary, overall responses show that the hiring of external agency is
prominent in India in terms of performing last rituals. For illustration through a graph, the figure 2, shows the number of respondents to be high in “very likely” and “likely” option.

III. Respondent are ready to purchase insurance product which included Funeral Services (if given).

Non of the insurance product includes funeral services package on the death of a person to ease out the last minute cremation and ritual sessions to be performed. The analysis shows that there are mixed responses for adding on fee services with the insurance policy. There are 42 out of 150 respondents show that it is not likely of purchasing these services beforehand whereas 342 out of 150 respondents show that it is very likely of purchasing these services.

Table 3: Will you purchase these Services if given free or as an add on fee services with your insurance policy?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>32</td>
<td>21.3</td>
<td>21.3</td>
<td>21.3</td>
</tr>
<tr>
<td>Likely</td>
<td>27</td>
<td>18.0</td>
<td>18.0</td>
<td>39.3</td>
</tr>
<tr>
<td>Neutral</td>
<td>25</td>
<td>16.7</td>
<td>16.7</td>
<td>56.0</td>
</tr>
<tr>
<td>Not Likely</td>
<td>42</td>
<td>28.0</td>
<td>28.0</td>
<td>84.0</td>
</tr>
<tr>
<td>Very Unlikely</td>
<td>24</td>
<td>16.0</td>
<td>16.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The table 3 above shows the frequency of the responses where only 16% that is 24 people of 150 respondents where they are very unlikely to purchase these services and 16.7% have given a neutral response. On the contrary, overall responses show that the purchasing these services is not a fashion in India. For illustration through a graph, the figure 3 in a form of pie chart, shows the number of respondents to have fluctuating and diverse responses.

IV. Minimum and Maximum Pay on Funeral Services

The descriptive statistics is used to analyse the minimum and maximum pay that a respondents is willing to pay for funeral services for their family and friends. As this is an Indian study, Rupee is used a currency. There are many missed responses as people did not wish to answer this question. The average minimum that is paid for a funeral services to be conducted is Rs5966.3 and maximum is Rs11886.89. This shows that the variation in the mean payment is high. Among each head the variation vary to Rs10940.044 for minimum pay and Rs18545.713 for maximum pay. However, on a minimum level, the maximum a respondents is ready to pay is Rs10000 for minimum pay and Rs15000 for maximum pay as shown in Table 4. This shows that there has been variation in the amounts and many external agencies have been conducting these operations as this is a market which has many sellers and buyers.
### Table 4: Minimum and Maximum Pay desired to be paid by Respondents for Funeral Services

<table>
<thead>
<tr>
<th>N</th>
<th>Valid</th>
<th>Missing</th>
<th>Minimum Fee: Rs.__________ ( Only in Rs.)</th>
<th>Maximum Fee: Rs.________ ( Only in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>5966.93</td>
<td>11886.89</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median</td>
<td>4500.00</td>
<td>5000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mode</td>
<td>5000</td>
<td>5000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>10940.044</td>
<td>18545.713</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skewness</td>
<td>5.989</td>
<td>4.678</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Std. Error of Skewness</td>
<td>.217</td>
<td>.219</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kurtosis</td>
<td>46.225</td>
<td>28.813</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Std. Error of Kurtosis</td>
<td>.431</td>
<td>.435</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Range</td>
<td>100000</td>
<td>150000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum</td>
<td>100000</td>
<td>150000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 4.2. Hypothesis Testing

The hypothesis can be performed by taking in consideration the responses of two variables and portraying their likeliness whether a demise in the family in the last three years has any effect on paying any funeral services if it is outsourced.

**H0:** There is no significant relationship between demise in the family in the last three years and on paying on any funeral services if outsourced.

**H1:** There is significant relationship demise in the family in the last three years and on paying on any funeral services if outsourced.

The correlations came out to be $r = -0.351$ which is weak and non-significant relationship. Based on the correlation statistics, $0.5 < r < 1$ is strong and positive correlation and $-0.5 < r < -1$ is weak and negative correlation. However, as per the responses, it can be seen that India is a traditional economy and do not understanding the reason to outsources funeral services as of now. Hence, the correlation table 4 below shows that the significance value (p-value) is even 0.651 which is greater than 0.05 level. Hence, the null hypothesis is accepted showing that there is no significant relationship between demise in the family in the last three years and on paying for funeral services.
Table 5: Correlations

<table>
<thead>
<tr>
<th>Has there been any demise in your family or of your friend in last 3 years?</th>
<th>Do you wish to pay for any funeral Death Services if case of anyone’s demise?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>Has there been any demise in your family or of your friend in last 3 years?</td>
<td>1</td>
</tr>
<tr>
<td>Do you wish to pay for your own funeral in advance or buy Pre-planning Death Services?</td>
<td>-</td>
</tr>
</tbody>
</table>

5. CONCLUSION & RECOMMENDATIONS

To conclude, it can be said that funeral services is a desirable need by the family and friends on a demise of a member of the family but there is mixed and variations in responses when an insurance policy is attached for paying for funeral services as an addition. Moreover, the prices that the individuals wish to pay for funeral services is high and counting. When analyzed and correlation results, there was relationship brought in the study for demise in the family in the last three years and on paying for funeral services.

Despite the business opportunities, size of market and potential, not many funeral service providers in India are actively involved in developing any scalable business models or differentiator which would improve marketing tactics, enables service innovation and improving last mile distribution.

Following are the recommendation based on research conducted:

- Managing funeral arrangements is an actual pain point for the customers; the level of awareness about funnel management company is very low. New promotional techniques need to innovative and carried out at length.
- Based on research, following are the innovative service mix suggested by the researcher for companies in the funeral business:
  - Pre-Planning: Planning funerals in advance allows individuals to plan a memorable funeral service that reflects their wishes. With advance planning, families today can plan celebrations of life as unique as the individual being remembered.
  - Use of Technology: In recent years, consumers rely on the Internet as a leading resource for information. In response, businesses have increased their presence on the web and funeral service is no exception and managing image of an individual online post demise. Memorization services using new technology like AI, GPS location and VR would become the new trend in the market.
  - Green Funerals: Being green in funeral service is a natural consequence of today's eco-consciousness consumers. Consumer lifestyles and values, whether environmental, spiritual, philosophical or conservation oriented, will reflect in consumer attitudes toward funeral products and services in the market and affect decision making.
  - Digital Legacy Management: Digital legacy means dealing with Digital Assets on death. Online bank accounts, Social media accounts, email accounts, Photo sharing site accounts, Media websites, online backup systems, file sharing accounts, etc are covered under digital assets.
• Their needs to a surge about conversion on ‘topic of death’ in India society. This can be stimulated by formation of Indian Funeral Management Associations, Death Management society, talk clubs and other bodies.

• Funeral companies need to segment the market in detail where the customer are yougers and consumers senior citizen. Segmentation can be based on parameters like recent death in family, geographic location, availability of service vendor in the region and easy of execution. The quality of product mix designed by many of the companies would not encourage venture funding into the sector.

• Insurance companies should provide death care services as a value-add service to their premium products. This would add augmented value to their insurance product as well as a differentiator.

• The sector should be open to private sector and necessary government support, incentives and facilities should be provided to funeral homes. This would lead improvement infrastructure and planning of death care services in the country.

5. Bibliography


