

# Funeral Service Development for Needs in the Near Future

Utilizing Design Thinking and a Future-oriented  
Approach in the Development of Finnish  
Funeral-related Services and Business

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Master's Thesis in Culture and Arts  
The Degree Programme of Leadership and Service Design  
Turku 2019



## DEGREE THESIS

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Degree Programme and place: Leadership and Service Design, Turku

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Title: Funeral service development for needs in the near future

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Date 9.5.2019

Number of pages 70

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### Abstract

In this thesis I studied how design thinking and a future-oriented approach can be applied when developing Finnish funeral services to meet the requirements of a changing business environment and customer expectations for the future. The research questions were as follows: What kinds of signals of future needs can be found by studying funeral organizers and the funeral operating environment? How funeral-related services would benefit from design thinking and future-oriented development?

The topic is important and timely as it has not been studied from the point of view of service design, even though the changes in society show that development of the industry is necessary. Furthermore, by studying this sensitive subject, death is made visible and exposing this vague phenomenon enables change. The operating environment, as well as customers' needs, are acceleratingly changing in different business areas, including traditional services such as the funeral industry. Future-oriented thinking and the design thinking approach can help service providers to develop business and services to be relevant in the future.

The methodology included desk research, a survey, interviews, observation, storytelling, and co-design using the future-oriented approach. The study was implemented in wide co-operation with the funeral industry stakeholders and customers. The study showed that in the near future funeral services and rituals will have to evolve to be relevant to customers. In this development work, service providers in the industry would benefit from design thinking and a future-oriented approach.

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Language: English

Key words: design thinking, service design, co-design, funerals, death rituals, user-centric research, future research

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# 1 Introduction

“On that day, he was on his way to work and died”. With these words, one of the interviewees started his story about funeral arrangements. In Finland about 140 people die every day (Statistics Finland 2018). Many have to arrange funerals unexpectedly, without previous experience. Services related to funerals are somewhat traditional and the changes have been moderate in recent decades, even though society has shifted to the post-industrial era, and leaps in technological opportunities are enormous. At the same time, customers’ needs change as a result of, for example, secularization, lifestyle changes and immigration. Because of these aspects, funeral service providers among other service providers should proactively ensure the relevance of their services and business for future needs. However, new services should be developed in an ethically and ecologically sustainable manner. Future-oriented development provides an excellent framework for this.

In this thesis I studied how the design thinking and future-oriented approach can be applied when developing services which meet the requirements of changing business environments and customer expectations. The study has not been co-operated with a commissioner but extensively with the funeral industry stakeholders such as ecclesiastical actors, funeral officers, customers and end-care professionals. The aim is to provide information and enthusiasm to the funeral professionals to further develop the funeral services to meet the needs of the future. I chose the topic when I realized that the funeral services had hardly been developed by means of service design. This subject is well suited to my own design principles and values. I want to work to make the world a little better for everyone and work with things that matter. It is also possible that I will unconsciously work on the idea of my own mortality and loss. The thesis consists of an introduction, a literature review of the phenomenon and a frame of reference, the theory about methodology and implementation of the study as well as conclusions about the research. An ethical perspective on research follows through the process as ethical considerations are taken into account in particular with sensitive subjects and target groups.

## 1.1 Funeral services in flux

The process between the death and burial is multi-professional and partly dictated by law. Nowadays professionals, not relatives, take care of the deceased. Frequently the hospital, the funeral agency and the parish do most of the organization and preparation of services and

rituals. In addition, dozens or hundreds of other service providers and professions are indirectly involved in the process. Funeral services are presented in more detail in chapter two. Funerals can be understood, depending on the context, either as the whole process from the moment of death to the grave or as a memorial service. In this Master's thesis, the term funeral refers to the whole process.

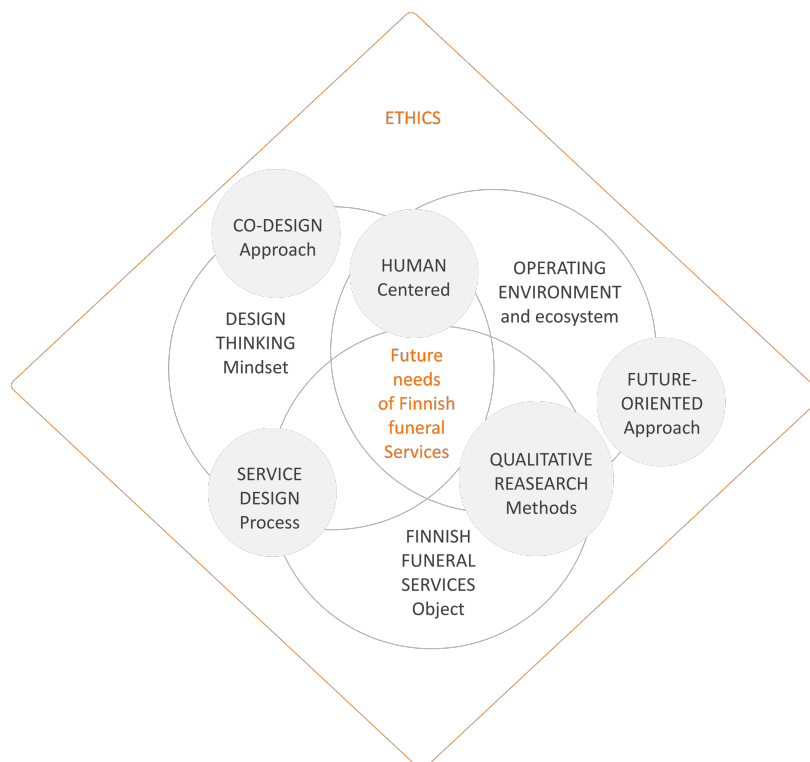
Art and popular culture use death continually as a source of inspiration. Nonetheless corpses, grieving and parts of the funeral process are still hidden in our society. Metaphorically death, unlike birth, has been taken behind closed doors. By studying this sensitive subject, death is made visible and exposing this vague phenomenon enables change. Kimmo Räisänen who has photographed the dying and their loved ones says (Author's translation), "*I understand, that it feels horrible that I have taken the photo in this critical hour. However, I think that such pictures have to be taken. Death must be made powerless.*" (Peltola 2017). Kallinen, Pirskanen and Rautio (2015, 195) mention that research raises the voice of people experiencing sensitive issues and give them the experience of being heard. Through listening, it is for example possible to develop funeral services further. Macleod (2017) insists that people of today overlook endings in general. He continues that by neglecting the limitations of a human being, people also avoid the end of other things. Macleod (2017, 225) suggests that "Death should be discussed in the context of life. Acknowledging it, discussing it, and preparing for it would reveal its nature, and remove some of its horrors."

In addition to increasing awareness, the grounds for the thesis contain four aspects, which could benefit the funeral business. The first one is the changes in society. Contemporary post-industrial society is no longer focused on producing products but on services. This imposes unprecedented demands on the services. Second, in 2018 digitalization, robotics, and artificial intelligence are not only buzzwords but also essential mega shifts to take into consideration when developing a business. They present complex challenges but also the possibility of significant benefits (Leonhard 2016, 33). Third, besides technological evolution, many service sectors have improved customer experience overall but funeral services have for decades been reasonably unchanged. The first one to change the funeral services towards the more user-oriented and more future-oriented could be the game-changer, probably because other companies are lagging behind in development. The fourth perspective why this research is topical to funeral business is changes in people's behavior. For example, the number of members in the Evangelical Lutheran Church is continuously falling and the Finnish funerals are very closely linked to the processes of the Evangelical

Lutheran Church. In addition, the number of participants in memorial ceremonies has decreased (Valtavaara 2018). Plenty of research has been carried out in Finland on the culture of death, funeral agencies, working in the field of death and funeral cultures. Finland even has a vibrant Death Studies Association. At the time of writing, The Finnish Association of Funeral Services is conducting a survey on the quality of the funeral services. Also, Baas (2009) researched the quality of Finnish funeral agency services in her Master's thesis. The current thesis about future services complements earlier studies and changes the point of view from reactive to proactive development of services. This thesis gives a holistic perspective on the customer experience through the journey of the customer as she or he organizes a funeral with different service providers.

## 1.2 Frame of reference

The reference framework (Figure 1) for the study is Finnish funeral services and its environment ecosystem.



*Figure 1: The frame of reference and approaches to the subject*

The design thinking approach with the service design process and future-oriented thinking are used to reach the objective of the thesis: studying the possible future needs of Finnish funeral services. The processes of the development project are from the field of service

design. The process sets the human perspective in the center of research and is utilized with the co-design approach. Mostly qualitative research methods are used to examine and develop the concepts. Throughout the entire research and design process, the attention is drawn to ethical considerations.

### **1.3 Research objective and research questions**

As a result of this thesis future stories are developed based on analyzed data that will be collected using interviews, co-design, surveys, desk research and observation. The service propositions from co-design workshops are evaluated and they are presented in the form of future stories. The goal is not to predict the future but to give ideas about the direction in which services can be developed. This research is material-based rather than theoretical. The research is focused on experiences and activities and it is a development project. The process is constantly evolving as research proceeds. The aim of the thesis is to serve the whole funeral service business extensively. The author ended up researching without a commissioner and in collaboration with a wide and multidisciplinary network of stakeholders. In this study, funeral services are considered to include all services for the deceased and the relatives arranging the funeral. Nowadays such services include, for example, the preparation of the deceased in the hospital, the support of relatives, the services provided by the funeral agency, the services provided by the parish and the services related to the memorial ceremony. The motive for research is to produce new information especially for funeral agencies but also all other stakeholders in the business. The aim is to open the possibilities for service development for the funeral service providers and also to increase discourse on good burial and death in general in public debate.

The research questions are as follows:

*What kinds of signals of future needs can be found by studying funeral organizers and the funeral operating environment?*

*How funeral-related services would benefit from design thinking and future-oriented development?*

### **1.4 Research process**

The research follows the processes of service design. There are several different interpretations of the service design process but those fundamentally share the same mindset of iteration and steps of exploration/discovery, creation/definition, recollection/development

and implementation/delivery (Stickdorn & Schneider 2011, 126). The chosen service design process is an applied Design Council process called the Double Diamond (Figure 2).

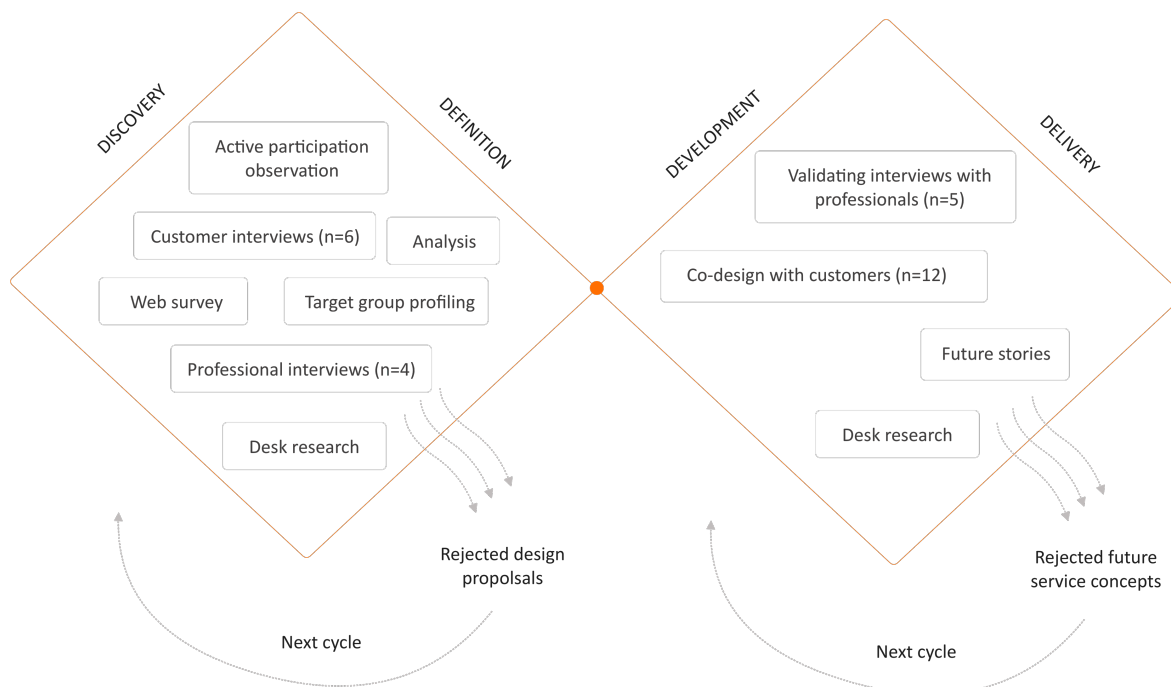


Figure 2: The research process

Despite the linear figure, the process is non-linear with numerous side paths and revisions. For me as the author the subject is new and I haven't had to arrange any funerals. The benefit is that I look at funeral services objectively without bias. On the other hand, it is not necessarily easy for me to try walking in funeral organizer's shoes. Therefore, in the discovery phase it is vital to deeply understand the customers. The interviews, the observation and the web survey give important insight from the funeral organizer's point of view.

### Discover and define

Phases one and two follow each other in a hermeneutical cycle and evolving new information will reframe the aim and refine the research question. In these phases insights of the environment, context and users are discovered. The phases include desk research (literature, seminars, methods, lectures, et cetera), the interviews, the observation, the web survey, the target group profiling and the analysis of the gathered data. Also, relevant problems are distinguished. In the service design process, the actual needs of the end user are explored

extensively at the beginning of the process. In this way the problem defined and solution provided meet the actual needs and not what the customer says they need.

### **Develop and deliver**

The development phase is enriched with abductive thinking, helping to expand ideas to future opportunities as well. Based on the gathered information in phases one and two, the co-development workshops for the new service concepts are held around Finland. The participants in the workshops are selected based on earlier findings in phases one and two and according to the defined target group. The end result is a myriad of service ideas developed in the workshops. The ideas are validated in interviews with professionals. In the delivery phase, the author creates future stories based on service ideas. The research question will be answered and conclusions will be drawn from the research.

## **1.5 Ethics in research and design**

There has been a lot of talk in social media about design and ethics lately. It is important to note that designers themselves have started an ethical discourse proactively, and the requirement of ethics is not the result of unwanted events. In this way, designers bear their share of social responsibility. Design and business choices can strongly influence people's behavior and their feelings as the following example shows: *"One of my family members got seriously ill. Meanwhile, in social media, I started getting ads from funeral agencies, due to search engine algorithms despite my precaution. It felt overwhelming."* (Personal communication with informant 12.3.2018). Ethical considerations must be taken into account in particular with sensitive subjects and target groups. The designer has the opportunity to mislead and exploit target groups if he or she has not adopted ethical principles. Biased artificial intelligence and misused empathetic research are examples of unethical actions. In the research, ethics is linked, on the one hand, with the researcher's responsibility to the researcher community and, on the other hand, responsibility to the subject and the target groups. The sensitivity of the research topic and the target group affects how the material is collected.

The researcher's freedom guarantees the choice of suitable methods. In addition to freedom, the researcher also has an obligation to use their own imagination to experiment with new approaches. (Kallinen et al. 2015, 37–38.) In this thesis, research has been done in many respects by involving the users as active actors and not just as the object of the study.



Kallinen et al. (2015, 193) suggest that the researcher should also take into account their own feelings when studying a sensitive subject. They continue that emotions can be predicted, but they can also take one unawares. Häkkinen and Salosuo (2015, 11) even argue that for some of the cases, the stigma associated with the research can even be affiliated with the researcher. A similar type of stigma is also attached to burial professionals. Many people find it difficult to deal with a burial professional in a neutral way. (Molander 2009, 122; Kettunen 2010, 106.) When evolving techniques, neuroscience and, for example, artificial intelligence allow for a better customer experience, at the same time there is a greater risk of harm. This is one of the most important reasons why every designer has to make ethical decisions in their work. Also in the funeral industry the ethics have been strongly taken into account. For instance, The Finnish Association of Funeral Services as a member of the European Federation of Funeral Services has ethical guidelines that member companies must follow. Ethical research is emphasized when the subject of research is a sensitive subject. In a vulnerable state, people may even reveal something they do not want to. Therefore, the researcher must be ready to prepare and protect the informants particularly strongly. The Ethical disclaimer from [ethicsfordesigners.com](http://ethicsfordesigners.com) was applied to the development project to reflect the aims and motivation of the study (Appendix I).

## **1.6 Limitations of the thesis**

The aim of this thesis is to provide ideas and enthusiasm to develop funeral services further. Implemented desk research and user insights give a deep but narrow understanding of the topic. The results of this thesis can be taken as an inspiration for new questions, researching and exploring. Due to the time frame, the iteration cycles and testing or measurement of the benefits of the service ideas were not included in the scope of the thesis. The research deals with Finnish culture and religion and the practices of research are limited only to the Evangelical Lutheran religion. This is because the focus of the research is on describing the development process, not different cultures, and hence the starting point must be limited to the most common case due to the limited time resource. The thesis deals mainly with a period of about two to eight weeks where the deceased or the ashes are buried. Even though legal matters, as well as matters relating to the management of the deceased's property, are an integral part of the funeral arrangement, they are excluded from the study due to the extent of the thesis and the interest of the researcher.

## 2 Literature review

This section describes what kind of funeral culture Finland has and what kind of services it involves. The chapter also introduces the approaches to developing future services: future-oriented thinking, service design, design thinking and co-design. Co-design is discussed especially from the sensitive participant's point of view.

### 2.1 Changes in funeral services in Finland since the 20<sup>th</sup> century

The purpose of funeral services is to allow rituals of death. These rituals help relatives to face loss and cope with their own feelings. Hence rituals are essential for dealing with the loss. In a funeral, the community also reorganizes after the loss. These rituals of death are often dictated by religion. (Pentikäinen 1990, 93; Hakola, Kivistö & Mäkinen 2014, 16–17.) In Finland, the Evangelical Lutheran Church has been, and remains nowadays, in a strong position in carrying out and creating a shared practice of funeral rituals. Baas (2009, 78) discusses that practicing death rituals can help the survivor to heal socially, emotionally and spiritually. The need to ritualize grief has remained even though people's lifestyles have changed. However, rituals are in the process of changing. For a survivor, the relevance of rituals to her or his lifestyle is essential. Today, internet as a technology and communities in social media networks can offer a channel for a survivor to ritualize grief and fill the need to be together. (Haverinen 2014, 206.)

Also the role of funeral service providers in Finland has changed over the decades. The first "funeral agencies" at the end of the 19th century were producing and selling coffins and wreaths. In addition, a possible transportation of the deceased was organized with horse carriages by these agencies. There were no funeral services like there are nowadays, and the relatives had a duty to handle the burial-related arrangements. The mortality rate was high so the rituals were familiar and death was communal. (Pajari 2014, 63–64.) Since the early 20th century, services related to burial have been growing continuously. At the same time, funerals have become more private in the community, and the processes related to dying have shifted from relatives to professionals, hospitals, cold stores and crematoriums. (Pajari 2014, 64–65; Pentikäinen 1990, 197.)



*Figure 3: Photographer Niilo Suihko's funeral 1958 at Ilomantsi. (Photo: Ilomantsi Museum Foundation)*

Starting from the middle of the 20th century people's attitudes toward death have changed. New opportunities such as increased consumption of goods and services and medical developments as well as social secularism have also changed the rituals of death. Changes in funeral services did not happen simultaneously all over Finland. In rural areas, the old practices remained for longer (Figure 3). Also the cemetery culture changed at the turn of the century. Burials were changed to individual ones and mass graves no longer existed. In addition, the grave sites started being better taken care of. (Aaltonen, Palo, Rimpiläinen, Rintala, Ruotsalo & Särkiö 2005, 51.)

French social historian Philippe Ariés in *L'homme devant la mort*, 1977, writes that death has been treated differently in different eras. Ariés has considered this matter and found that a modern man forbade death, it was believed that in the times of modern medicine, traditional forms of society have come to an end and death couldn't any longer be romanticized: it was disgusting and obnoxious and had to be banned. (Pentikäinen 1990, 197.) Medicalisation and the invisibility of death and the attempt to control it hides death. However, death itself cannot be controlled by a human and creates a contradiction when one has to face it. In the mid-2000s, funeral agencies began to respond to changes in customer needs and to the changed economic situation of customers. The funeral agencies began to grow their services to support the survivors in burial arrangements more comprehensively. Customers no longer needed information beforehand about funeral traditions or practical arrangements. Death

passed from home to the hospital and funerals were carried out by professionals. From the late 1970s to the 1980s, funeral agencies have changed their role from product providers to more comprehensive customer support. (Pajari 2014, 65–69.)

## **2.2 Funeral services in Finland nowadays**

Today, the role of the funeral agency in burial arrangements is usually significant although it is not mandatory to buy services from a funeral agency. Often the funeral agency is the first place relatives will contact after the death, and the funeral agency coordinates the entire service chain. Along with funeral agencies, the parish and hospital are often other important actors when it comes to death and funeral arrangements (Aaltonen et al. 2005, 76). Erämaja (2006, 371) discusses the unusual relationship between funeral agencies and the church: they can be seen either as competitors or as partners. The services of the funeral homes are becoming increasingly diverse and the division of duties is not always clear between church and funeral agency.

The Finns of today are alienated from death and need support and information on funeral arrangements. For this need, funeral agencies offer their services. The role of the church on the other hand is the religious rituals, maintenance of cemeteries, and, in many cases, the cremation of the deceased. The Evangelical Lutheran Church maintains cemeteries and buries all of the deceased regardless of religion unless otherwise requested. Therefore 98 % of all the dead are buried in a church cemetery (Aaltonen et al. 2005, 70). Erämaja (2006, 380) explains that the use of the services of the funeral agencies reflects a service society and a professionalized society where different tasks are carried out by various experts. The burial process is governed by many laws but the use of funeral agencies is not necessarily mandatory. Aaltonen et al. (2005, 76.) explains that funeral arrangements are made in co-operation between several parties. The hospital retains the body for the time needed and gives the permission for the burial. Maintaining a funeral culture is the work of both the parish and the funeral agencies. (Aaltonen et al. 2005, 76.)

Death is a silenced and hidden theme in our society, with the exception of art and culture such as music. Because of this, relatives are very helpless when confronted with the death of a loved one and they need help with the funeral arrangements. The role of rituals is intensified as a person is confronted with grief in such a special situation that he or she is seeking instructions for proper behavior from others (Pojjula 2002, 92–93). Often, the will of the deceased is unknown and relatives have to negotiate with each other what is the best

way to achieve the wishes of the deceased. Molander (2009, 40) discusses that death taboos appear, for example, in the treatment of bodies in a hospital. The deceased is transported through the back doors and are strictly hidden from other hospital visitors. (Molander 2009, 40.) However, there are so-called weak signals which indicate attitudes towards the topic might be becoming less of a taboo. For example, the on-going discourse about end-of-life care and laws can bring forward this important topic.

Molander (2009, 36) describes the path of the deceased from the moment of death at the hospital. Today, the majority of Finns die in a hospital. The second most common place to die is the home. The average and most common path for the deceased according to Molander (2009, 36) is as follows (Figure 4): After 2 hours the deceased is clothed, and the body is moved to the cold room of a hospital. Within two days the cause of death is examined. Funeral agency officers come to pick up the body usually 3–14 days after the death. The body is moved to the cold room of parish chapel. The funeral service and memorial event are usually held after 2–3 weeks. If the body is cremated, it will take place within two weeks of the funeral and the urn is given to the relatives. (Molander 2009, 36.)

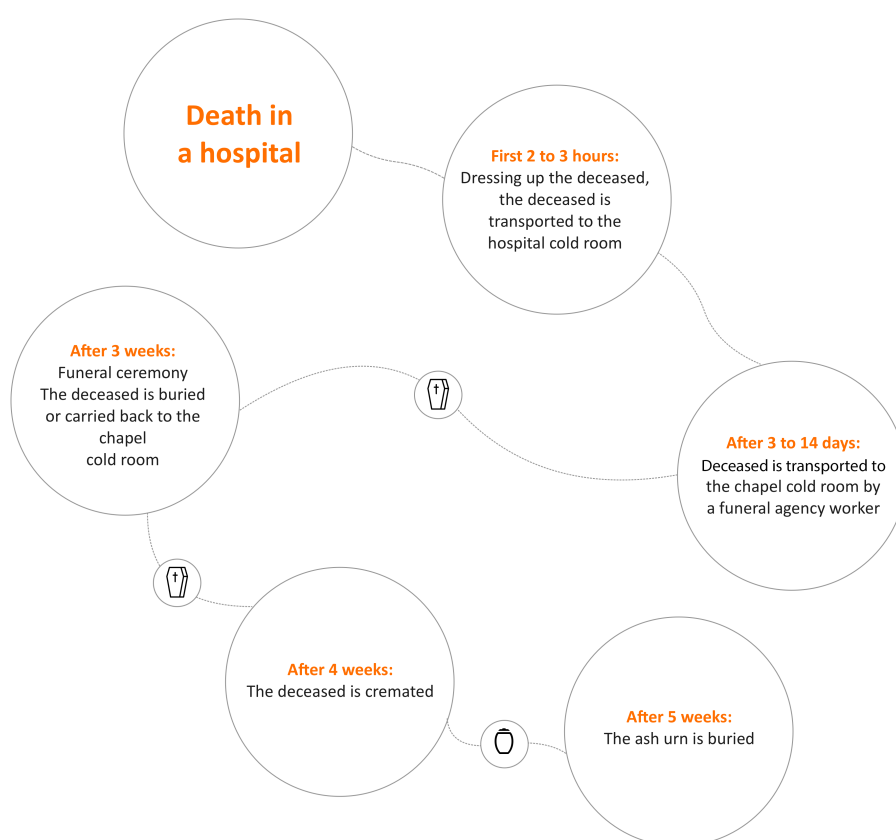


Figure 4: Average path of the deceased

Survivors deal with a variety of service providers. Some of the services, such as hospital, parish and police, are public services. In addition, the private sector offers a wide range of services. Death is an important employer and affects the economy of our country (Molander 2009, 15). In figure 5, services, products and service providers are divided into themes: rituals, memorial, deceased, law and property, and media. The division is not comprehensive and some of the actors are in several categories. The responsibilities and services provided by the funeral agency (or services these actors help to organize), hospital and parish are also marked. Partly the responsibilities overlap and the figure is only suggestive. However, the figure clarifies the scope of services and actors involved in the burial and how many things the funeral arranger should take into account.

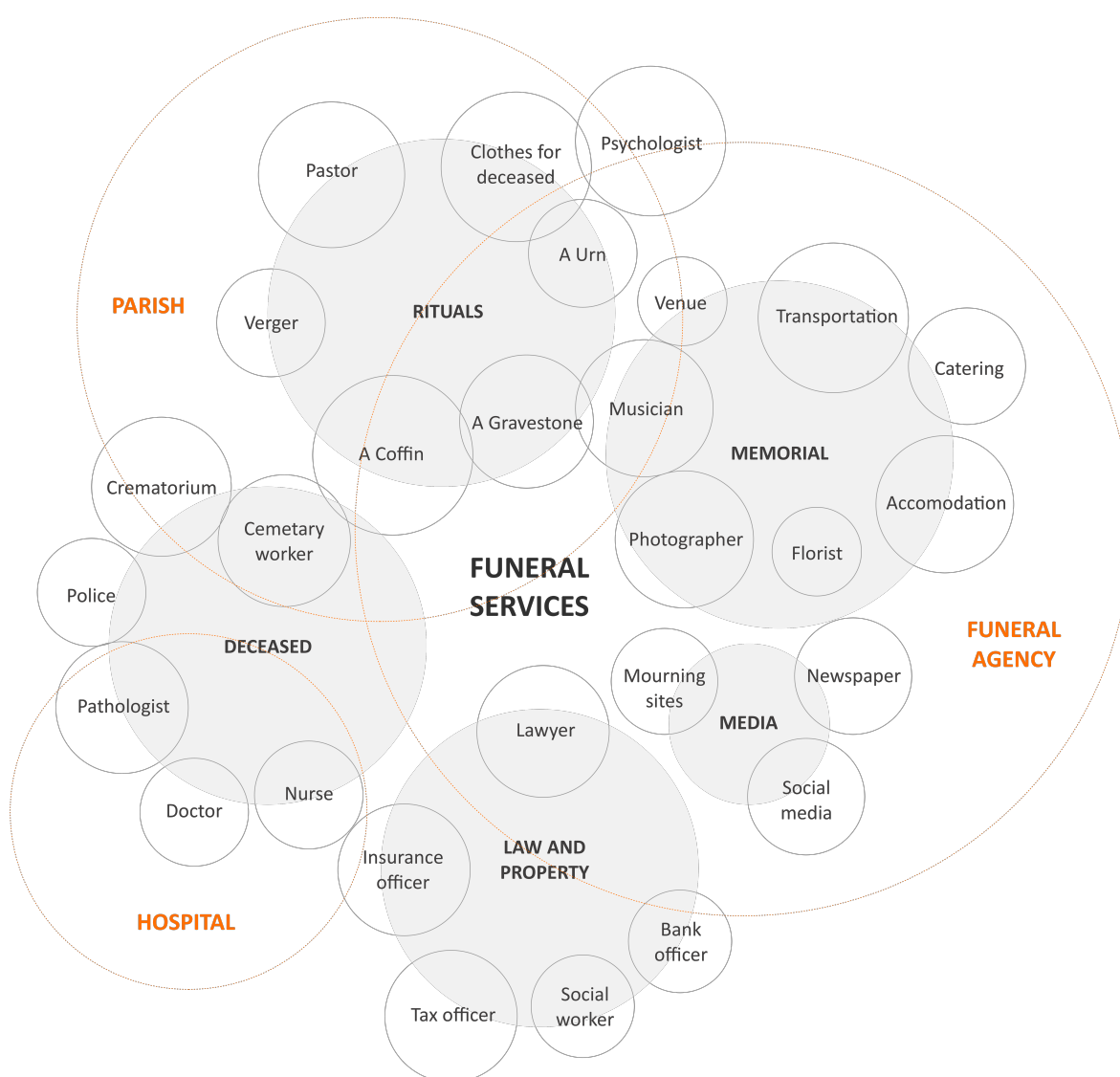


Figure 5: Ecosystem map of some of the services, service providers, professionals and products related to funerals

**Rituals** include cultural and religious customs and traditions as well as related services and products such as a memorial stone and a coffin.

**The path of the deceased** that has been presented earlier is an essential part of the process and its fluency deeply influences survivors' emotional state.

**Law and property** include those actors with whom relatives have to be in contact with when considering the handling of legal matters. The property must be divided, the insurance terminated and the bank accounts closed. There are, of course, numerous memberships that need to be terminated too. After the burial, much remains to be done, for example, regarding the management of the property. This section is excluded from this thesis.

**The media** includes services through which the deceased is remembered or the funeral announcement is published. There are, for example, services through which the deceased can be remembered in the digital environment. In addition, for example, the removal or management of social media accounts of the departed is an increasingly growing part of the funeral arrangements.

**The memorial ceremony** section includes common physical services such as catering, accommodation, banqueting and transportation.

As said, funeral agencies direct and assist customers in purchasing services and products. Most services and products can be purchased via a funeral agency. Most often relatives will contact the funeral agency very soon after the death. Some funeral arrangements can be managed entirely online (Viljanen 2016). But booking online services is still very rare. Paper format is still popular in finding information about how funeral arrangements are organized. The exchange of money in connection to a funeral is a pretty sensitive subject, and funeral agencies are also accused of charging too much (Suomi24 2019). On the other hand, customers themselves do not necessarily want to talk about money or compare prices at different funeral agencies. The funeral costs some thousands of euros, the price ranges drastically depending on the choices relatives make. Baas (2009, 52) states that excellent service is considered the most important criterion for selecting a funeral home. Baas continues that the funeral agency is usually selected also on the basis of recommendations.

The aim of the church in the funeral-related services is to continue to deliver religious rituals like the burial and the blessing of the deceased (Aaltonen et al. 2005, 76). Traditions have remained fairly stable in both the funeral agency business and the rituals in funerals. Orthodox rituals are also quite common in Finland. In the beginning of 2019, 69,7 % of Finns were members of the Evangelical Lutheran Church. However, the number of members has been falling in recent years. As recently as the 1980s, more than 90 % of Finns held a membership in the Evangelical Lutheran Church (Evangelical Lutheran Church of Finland 2019). There are also fewer people attending the memorial service than before, and in 2017, up to 200 people were buried without funeral guests (Waddington 2018). Civil funerals and funerals of other religions are becoming more and more frequent. In his dissertation Erämaja (2006, 83) reflects that even though society is strongly secularized, there are no other rituals available than Evangelical Lutheran. Possibly the lack of alternatives causes even the non-religious people to resort to the rituals offered by the church near death. In large cities in Finland, cremation is much more common than burial in a cemetery (Huotilainen 2017). Still, the differences between rural and urban areas are significant (Aaltonen et al. 2005, 71). It is difficult to find facilities in the city for burial plots. Cremation is a more ecological option and the burning of the body is no longer a taboo for most people. Headstones are mostly plain and the parishes regulate their appearance. However there are more out-of-the-norm choices these days and, for example, a natural stone may be possible. (Aaltonen et al. 2005, 152–153.)

As the cremation of the deceased has become more common, the rituals in funerals have also changed. For example, the ashes can be sprinkled in nature, the sea or a yard. This also involves risks, for example, the forest may be transformed into an industrial area (Aaltonen et al. 2005, 213). A newspaper announcement is still a common way in 2018 to call funerals and inform about death. However, a newspaper announcement will usually not be published until after the funeral ceremony because the funeral is kept as a small event. There are also a couple of different memorial services available on the internet for the deceased. In some cases next of kin save the departed's Facebook account for the purpose of the memorial.

### **2.3 New openings in funeral services**

The renewal of the burial services and death culture has been very moderate both in the private and public sector in Finland. Funeral agencies are often family businesses, and new entrepreneurs do not necessarily enter the market easily. Nevertheless, in recent years, new



types of entrepreneurship and service concept experiments such as green burials (YLE 2010) and price competition (Issakainen 2017) have tried to emerge in the markets. Some entrepreneurs have been digitalized parts of their services. For instance, some funeral agencies offer the opportunity to make funeral arrangements partially online. Another example of digital solutions are memorial sites where the deceased can be honored in a digital environment: for example [muistollesi.fi](http://muistollesi.fi) and [sytytakynntila.fi](http://sytytakynntila.fi). The deceased can also be remembered and grief can be processed by filling a workbook (Atena w.y.).

The growth of individualism shows in the choices made concerning funerals. For many it is important to personalize the funeral to reflect their loved one's personality. Funeral agencies offer the opportunity to fill in a paper form that allows the customer to design their own funeral. One benefit is that a person has control over their own funeral, another is that it is a great relief for the relatives who do not have to make such decisions. The City of Helsinki also offers a course to design and make your own urn (City of Helsinki 2018). At the time of writing, euthanasia and nursing care law are widely discussed topics in Finland. Death is emerging in the open debate in many ways, for example, through the start-up called Kuolevala (Kuolevala 2019). The Ministry of Social Affairs and Health has issued recommendations on the organization of palliative care and treatment (Ministry of Social Affairs and Health 2018). Palliative treatment is the treatment of a person who is incurably ill and is dying. The aim is to facilitate the well-being of a person and his or her loved ones. Palliative care and end care are also under development in other countries. For example, San Francisco's Zen Hospice Project, has eased the passing away of its participants by using a service design approach (Ideo 2015).

In order to understand the present state of the funeral industry in Finland, it is necessary to take a wider look at the global industry. New kind of funeral concepts have been designed but all of them have not been implemented. A funeral home in Michigan offers drive-thru open-casket viewings (Stampler 2014). The service concept provides a drive-in memorial moment by the coffin. Relatives can drive up to the coffin in their car and pay their respects to their loved one. Start-up culture is also gaining ground in the funeral industry and in its wake new ways of remembering the deceased have evolved, such as ash “diamonds” and plantable trees (Steuter-Martin 2018). In the Netherlands, architecture company HormanDujardin has recreated traditions of farewell with architectural solutions. The concept of a contemporary Funeral Ceremony Centre includes a digital memory wall and contemporary architecture that are closely related to nature. (HofmanDujardin w.y.) Also

conventional burial methods and cremation are challenged, a company named Recompose from Washington offers a soil-based alternative called “recomposition” to body destruction (Recompose 2019).

Planning and organizing processes have made easier in many development projects: In Japan, individualized funerals have been taken one step further and there is a chance to order an “End Planner” and personalize funerals to match to the deceased’s lifestyle (Mera 2014). A Russian Umer application allows the bereaved to plan and arrange the funerals of their recently-departed relative through an app (Springwise 2017). Various service concepts are developed to help at different stages of grieving and remembering the deceased: Fragment Experience is a Canadian company that is using artificial intelligence to gather and combine memories, as well as to recognize different emotions and offer the relevant help with different stages of sorrow (Fragment Experience 2019).

## **2.4 Signals from the future business**

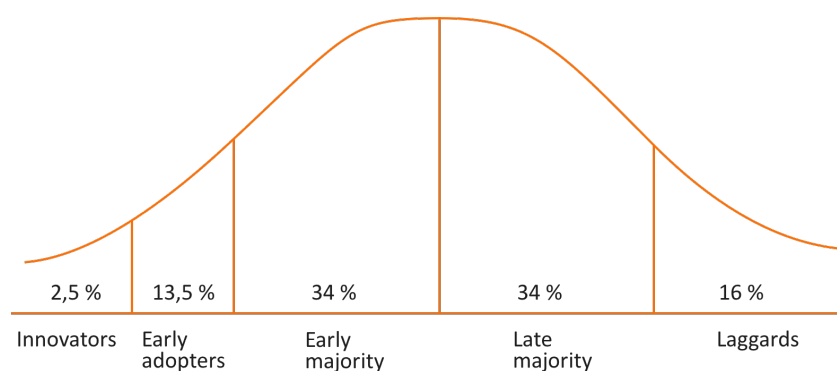
The examples in the previous paragraph show that some new experiments have been carried out in the funeral scene both in Finland and worldwide. At least in Finland, however, the development of the funeral industry is not systematic and future-oriented in general. The examples show that a handful of the entrepreneurs in the industry are experimenting with new service models. On the other hand, in a study conducted by Boardman in 2011 future-oriented business development was still in its infancy in other business areas too in 2011 (Boardman w.y.). Funeral services and the whole death scene as a business case are very exceptional. Human mortality is easy to predict unless something extraordinary happens. Such events could be, for example, an epidemic or natural disasters. In future studies, such events are called wildcards (Hiltunen 2012, 147). In Finland, the services and business related to mortality are well established. For example, funeral agencies are often stable family businesses that have been run in the family for decades. Besides, customer surveys and studies (Finnish Association of Funeral Services 2018; Baas 2009) show that customers are satisfied with the funeral agency services. Competition and marketing in the field are also not overwhelming as ethical rules govern marketing. In such a situation, it is easy to indulge in the belief that the chosen strategy works and does not need to be revised. In addition to funeral agencies, another important actor in the funeral services are the parishes. Even though parishes do not seek commercial profit, service development and the refreshing

of a strategy related to the funeral services is important if the church wants to maintain its position as a burial service provider.

Hiltunen (2012, 219) describes the strategy as a path for a company (or a community) towards a vision. Furthermore, Almutka (2008, 33–37) claims the strategy is a paradox because the business environment isn't stable. By studying and discovering the possible futures and trends, a company can better prepare for the future or even create a preferable future. Future-oriented methods can be used to develop a strategy that is flexible when needed. The plan needs to be flexibly changed when the surrounding environment changes. Otherwise, the strategy starts to drift due to the impact of minor decisions (Temmes & Välikangas 2010, 32–33). Market research can be used to find out about the current or the past state of the business environment and future-oriented development provides tools for strategic solutions and challenges in the near future. Temmes and Välikangas (2010, 161) list the signs that indicate that a strategy is failing: Absolute belief in companies' or communities' own excellence, the absence of strategic experiments, the discourse in company or community remains the same and it is difficult for outsiders to understand it, certain challenges will vanish, loss of joy at work and the company or community starts to pay attention only to the numbers and does not know their business deeply. In the creation of the strategy, the analysis and monitoring of the external and internal operating environment play a key role (Kurkilahti & Äijö 2011, 111–112). The analysis of the external operating environment can be implemented for example with future-oriented approaches such as trends and signals: megatrends, weak signals, technology trends, consumer trends and studying changes in people's behavior. Also benchmarking the other industries helps to apply new business models to the area under review. Benchmarking other industries can help make better assumptions about the direction of development than drawing conclusions from the history of the industry in question.

Megatrends are major global changes that are already underway (Hiltunen 2012, 79). Megatrends include at the very moment, for example, increasing individualism, cultural diversification, a digital lifestyle, and new patterns of consumption (Z-punkt 2019). All of these can also contribute to the development of burial services. A weak signal is a less discernible change in trends. Some of them may seem ridiculous or nullable, but they may increase significantly over time. Afterwards, weak signals are easy to identify but require the ability to notice them in advance. When interpreting weak signals, it is important for one to understand what interpretations are based on. Hiltunen lists some reactions that may be

shown among people when facing a weak signal: They laugh, they are opposed to it: "It really is not going to happen", they wonder about it, they have not heard of it before, or they want to not talk about it (taboo). In general, weak signals are a small new phenomenon that may precede or indicate greater changes. (Hiltunen 2012, 113.) Such may be, for example, metallic foldaway straws that precede a larger phenomenon of Zero Waste movement. Maeli (2016) presents The Rogers Adoption Curve by Everett Rogers (Figure 6). New innovations and technologies are adopted gradually. Innovators are a group of people who adopt new modes of action before others. Some of these experiments continue their journey and will then be utilized by early adopters and onward by the early majority. Some do not take advantage of novelties at all, they are called non-adopters. It should be noted, however, that some innovations which early adopters are excited about never come to wider use. (Maeli 2016.)



*Figure 6: Adoption of new innovations and technologies (from Rogers, 1995)*

Trends described above and the changes in consumer behavior are good indicators for probing changes in the near future. Actual future research deals with future prospects for decades. The future cannot be predicted, but it can certainly be said that things change. The aim of future research is not to predict the future but to study different possible futures. "The purpose of future studies is to discover or invent, examine, evaluate and propose possible, probable and preferable futures" (Bell 2009, 73). The Futures cone from Joseph Voros (Figure 7) visualizes possible futures.

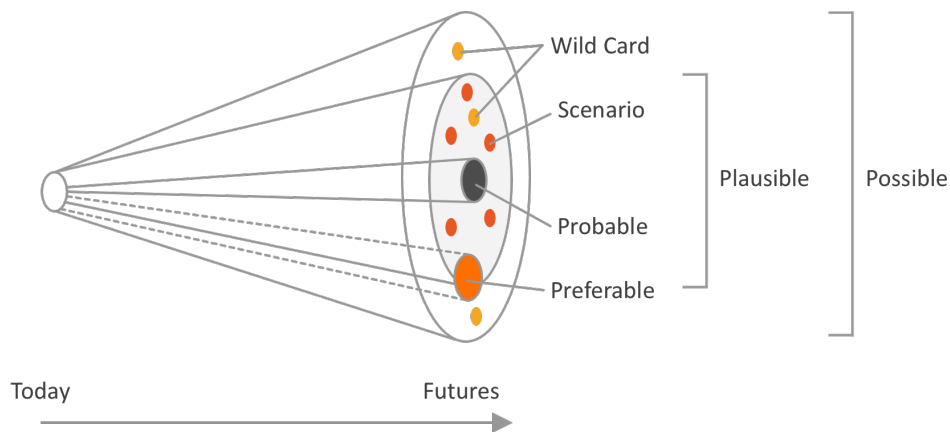
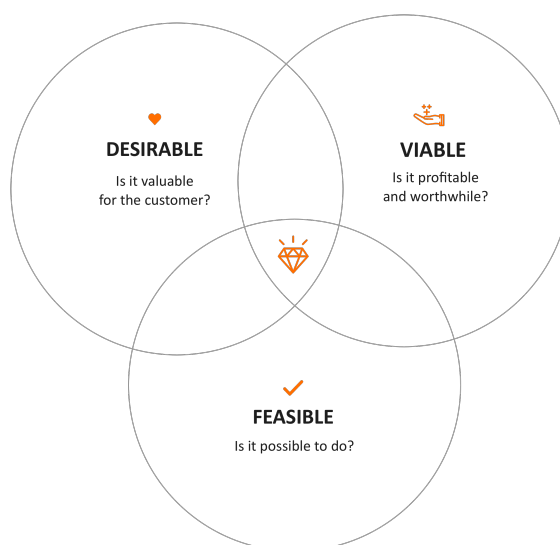


Figure 7: *The Futures cone (from Voros, 2004)*

Future research is a systematic process where the current situation and possible influences are combined to create many different future scenarios. There are several different methods for collecting, analyzing and generating futures. Methods could be qualitative, semi-quantitative or quantitative. Cross-referencing methods improves foresight and that is why no single method should be used alone. Examples of future research tools include for instance scenarios, soft systems methodology, a futures wheel, and the delphi method. The most important factor is the knowledge of the purpose for which research is used and what the outcome should be. When a company or a community wants to develop its services and strategy to meet future needs, a future-oriented thinking model is indispensable. By understanding the phenomena behind changes in customer habits, service providers are also able to create the desired future and for example, ethical considerations can be taken into account proactively before irregularities occur.

## 2.5 Design thinking and service design

In addition to the future-oriented approach, design thinking is a mindset and framework which offers practices to develop a company's strategy and offerings to better meet future demands. Miettinen (2014, 11) states that besides the design approach, design thinking refers to a company's ability to operate creatively and proactively and thus adjust the business to change. She adds that design methods enable solution-oriented activities for change management and the development of an organization or a company.



*Figure 8: The Design thinking approach*

Design thinking (Figure 8) is an approach that takes into account what produces value for the customer, what is feasible and what is viable. It takes company or community variables and stakeholders into consideration and operates across the silos. The goal is to identify what changes should be made in order to produce the best possible value for the various stakeholders. Design thinking can be applied, for example, to improving company processes or employee experience, developing a strategy, or designing a service offering or business. In the process of design thinking research, abductive thinking, reframing the problem and continuous development follow each other. Design thinking has also been criticized of being a buzz word and a commercialized movement (Jen 2017; Vinsel 2017). The principles of design thinking are partially overlapping with service design. Both frameworks are holistic, iterative and collaborative with a user-centric approach. Naturally, the solutions must also bring value to the company or organization and the results must be measurable. Service design can be thought of as a sub-category based on the principles of design thinking, whose purpose is to develop services specifically (Personal communication with Mikko Koivisto 5.5.2018). Service design is evolving and is merely a new approach for development and innovation services. Service design combines elements from disciplines like ethnography, marketing research, business development, change management, and user experience design. Yet it is not only a mix and match of tools and methodologies but a mindset and approach that combines, for example, academic research, empathy, and abductive thinking. Empathy and user insight are one of the core elements of service design. According to

Miettinen (2017), a service designer formulates solutions to problems that do not necessarily exist today. She states that service design is not only about observing and asking but understanding the more profound needs and desires, even future demands. Mager (2009, 34) states that service design aims to ensure that services address clients' needs. She continues that service interfaces need to be useful, usable and desirable for a client. However, the service must be effective, efficient and distinctive also from the view of a service provider. Service design relies on principles whose number and description vary slightly depending on the source. Some principles are presented in the following:

### **User-centered**

A customer or user is placed at the center of the service development process. The customer's motives for needs and desires are understood and not just for demographic information purposes (Stickdorn & Schneider 2011, 36–37). The goal is to understand what are the root causes for the customer's actions, not just to understand what the customer says.

### **Co-creative and value reinforced**

Service design should take into account the various stakeholder groups. In addition to customers, stakeholders could be managers, customer service providers, financiers, even robots or other inanimate objects that are part of the service (Stickdorn & Schneider 2011, 38–39). Co-creation allows the customer to co-construct the service experience to suit her or his context, and the service design process offers methods to enable this (Miettinen 2009, 13). For a designer, it is vital to understand the value creation process and the interaction between the customer and the service. Co-design, co-creation, co-development, and participatory design are in many respects overlapping expressions for processes where customers, users, and other stakeholders are involved in the design or development of the service or product under facilitated conditions. According to Sangiorgi (2013, 96) value has previously been related to tangible goods. She adds that today, value is identified to be created in a customer's interaction with a service or a product. Therefore a customer is an essential part of creating value. Value is the benefit that a stakeholder feels they are getting from the service or the goods that they are ready to pay for (Tuulaniemi 2011, 30–31). Co-design helps to create value for a product or a service because customers are not considered as just objects but as active partners.

### **Sequencing**

The services consist of touch points, for example planning a trip and ordering the train tickets (pre-service), train travel (actual service period) and subsequent processes such as the aftermarket (post-service period). From the customer's point of view, the service rhythm and continuity of the contact points must be logical and clear. At the same time, it has to be ensured that the so-called back-stage, for example the different service providers, operate fluently throughout the processes. (Stickdorn & Schneider 2011, 40–41.)

### **Evidencing**

By evidencing the intangible services become visible. Service evidence communicates to the client the work carried out to produce her or his service experience. (Stickdorn & Schneider 2011, 42–43.) Service evidence can be, for example, a digital notification to a customer that a funeral agency has ordered a coffin.

### **Holistic**

The holistic approach ensures that a designer takes into account the wider context of the service: The service experience as a part of a customer's day and service as part of the business ecosystem. In addition, a service must also adhere to the organization's identity, values and goals. The designer needs to make sure that a service experience is uniform in every context. (Stickdorn & Schneider 2011, 44–45.) The designer's role is to help groups and communities use their creativity and combine existing products, services and knowledge with a new way of doing (Manzini 2014, 65–66).

## **2.6 The co-design approach in sensitive subjects and with sensitive participants**

Co-design practices are often a fruitful approach to creating new service concepts or even innovative solutions to so-called wicked problems that are complex and contradictory such as income disparity. With co-creation, knowledge, experiences and skills can be combined from various participants and stakeholders. Together, participants often generate new ideas that are more than the sum of their parts. However, there is a weakness in the co-design approach in the case of sensitive subjects or sensitive participants because sharing a personal experience in a vulnerable position can be damaging. Holmlid, Mattelmäki, Sleeswijk Visser & Vaajakallio (2015, 547) demonstrate three areas that should be taken into consideration when applying co-creative practices to service innovation in order to achieve the best outcomes: The purpose of co-design (why), how co-design is conducted for example what



practices are used (what) and how it is facilitated (how). Steen (2013, 28) states that co-design is an ethical process by nature. However, it is not obvious whether the benefits of co-design can also be gained in an ethical way in the development of service concepts that address sensitive issues. Holmlid et al. (2015, 546) explain that in co-design practices the main objective is to collaborate and bring people together to share and rethink possibilities for current and future situations. Likewise, Steen (2013, 16) refers to Kleinsmann and Valkenburg who describe co-design as a process where common knowledge is created by sharing and combining knowledge to achieve a new or better product. From this, it can be concluded that the best results with co-design can be achieved if the participants share their knowledge and experiences, and these experiences are processed into better products or services.

However, co-design can also be implemented in such a way that the designer acts as a link between the participants and the participants do not have direct contact with each other. Holmlid et al. (2015, 547) present Mattelmäki and Sleeswijk Visser's four modes of co-design. In these modes, the level of participation of the participants and designer or facilitator and other stakeholders vary. In the first mode, the participants are just informants, for example, interviewees. In the second mode participants cooperate using co-creative tools. In the third mode, the designer takes part in the design process with customers or end-users. Last and the most comprehensive mode is the fourth in which co-design is conducted with various stakeholders. (Holmlid et al. 2015, 547.) The three latter modes expect the participants to share their thoughts and meet each other when in the first mode the designer or researcher acts as a collector and aggregator of information. Steen (2013, 21) states that when participants engage in a co-design process, they also engage in ethics. He maintains that when participants empathize with each other and share their personal experiences the ethics become a manifest. Although co-design has ethical support features, the facilitator must be particularly careful in the case of sensitive subjects or participants and when participants work together.

The facilitator is responsible both for the co-design to achieve the desired results and for the participants' safety. Holmlid et al. (2015, 570–571) and Steen (2013, 28) both stress the importance of facilitation when the goal is to achieve the best results with co-creation. Steen advocates facilitators of co-design to promote self-reflexivity in co-design participants. In other words, facilitators should help the participants to be more aware of their thoughts, feelings, roles and interests. Steen states that participants are more aware of their role and effect, they can jointly learn, create and address problems and develop new service

propositions as they can organize their co-design more effectively. Here Steen only takes into account the effects of the co-design process, not the effects to the participants. Also Holmlid et al. (2015, 570–571) discuss the important role of the facilitator who enables the creation of new ideas. Alongside the utilization of the participants, the facilitator must take care of the rights of the participants. However, co-design does not even support the sharing and development of ideas as an innovation process if the participants' ability to use their voice is ignored. When purpose, practices, facilitation and both self-reflection on participants and designer/facilitator/researcher are taken into consideration carefully the co-design process is applicable for designing and innovating new services with sensitive participants or issues as well.

It can be said that co-design can produce new, innovative and ethically produced services when the process takes care of the purpose of co-design, how the co-design is implemented and facilitated, as well as ensuring the safety of the participants. Co-design, however, is not an ethical process that remedies its own vulnerabilities, but the facilitator must take into account the sensitivity of the participant and the subject as well as the characteristics of the participants so that everyone has a voice.

### **3 Methodology**

In this chapter, the theory of the methodology is explained. The research questions were addressed mainly by qualitative methods such as interviews, observation, and a questionnaire that consisted mostly of open questions. The qualitative methods provide rich and versatile information about the research. In addition, innovative and arts-based methods and approaches have been utilized: co-design in the development phase and presenting the results of the study in the form of a story. At the end of this chapter, the challenges and possibilities of qualitative research are discussed. Research is conducted mostly with qualitative methods utilizing the processes of service design and the approach of design thinking, future-oriented thinking and co-design. It would have been interesting to use more arts-based research methods such a photo diary, drawing or acting for gathering information. However, the limited scope of the thesis reduced the possible methods used.

#### **3.1 Questionnaire**

Queries can be distributed in a printed form or as an internet query. This thesis applies an online survey which is a prevalent query method nowadays due to its ease of distribution,

affordability, and ease of analysis. There are some weakness too: for instance, the distribution on the internet may exclude people who do not use online services. In the questionnaire, it is particularly essential to formulate the questions precisely. A misunderstood question may radically distort the results of the response. (Valli 2010, 104.) There are countless alternatives to different types of questions, a tone of voice as well as the variation of the layout of the form might also affect the answers. All different aspects need to be considered in the light of the research question.

Often, the researcher notices that the question to be examined, such as "What kind of value does the service provide to customers" cannot be asked as such. In this case, the question needs to be operationalized through theory. (Eskola & Suoranta 2005, 74–76.) Before the value of service can be examined, we must for example first determine what the value is. Knowing that value is formed through a price/quality ratio, emotional aspects and social aspects the questions can be formulated.

In addition to the form of the questions, it is important to consider who the target group is and ensure that the sample is large enough. Demographics can be collected from respondents to ensure the validity and diversity of the sample. On the other hand, of course, one cannot be sure that people are honest when answering demographics questions. The sample needs to be large enough so that the results of the study can be generalized to the population. The population refers to all the people that the study results are aimed to be generalized to. Although a questionnaire often collects quantified information and answers are analyzed by quantitative answers analysis techniques, it is also possible to conduct a qualitative analysis of open questionnaire replies. (Valli 2010, 126–113).

### **3.2 Interview**

An interview is a convenient method for research: people usually say what they think and it is easy to ask for arguments, but there are also challenges when implementing the interview. There are several different types of interviews, and they can be distinguished, for example by the number of interviewees or by the level of the interview structure. The more structured the interview is, the more controlled the questions and the possibilities to respond are. In a theme interview, the interviewer has a list of themed questions he or she asks all interviewees. An open interview does not follow a specific theme list, but the interview

resembles a regular conversation. The interview method always needs to be selected based on the research problem. (Eskola & Suoranta 2005, 86–87.)

Interviews can be made on the phone, as an online meeting, email, chat, or face-to-face. Here too, a researcher needs to evaluate the need and, for example, the sensitivity of the interview. Also, the choice of face-to-face interview location is an essential part of the interviews, and the interviewee should be allowed to decide the site for the interview if possible. The site needs to be neutral, and the interviewee has to feel safe. Essential in an interview is to understand that the interviewer's behavior and also interviewer's personality impacts a great deal on how the interviewees respond (Eskola & Suoranta 2005, 85). The interviewee needs to feel secure to speak out, but on the other hand, the interviewer has to protect the interviewee from telling something he or she does not want to tell, or something the interviewee would later regret. Protecting the interviewee is also an ethical point of view.

### **3.3 Observation**

Observation is a process of closely observing or monitoring something or someone. In autoethnographic observation, the researcher studies his or her own reactions and emotions in relation to the phenomenon under investigation (Eskola & Suoranta 2005, 98–99). In the context of service design, observation is usually conducted in a smaller scope than in academic ethnographic research, where research might take months or even years. Service design observation is used to understand the needs, interaction, shortcomings, and overall user experience and customer behavior. Controlled observation is structured and conducted in a laboratory and naturalistic observation is unstructured or less structured and carried out in a natural environment. In this case, participants usually are unaware that they are being observed. The researcher simply records what they see. In active participation observation, the researcher joins the participants. Active participation is ideal for getting deeper insights into a particular group. (Interaction Design Foundation w.y.) In the context of service design, observation is typically a 'service safari' in which the researcher participates in the service experience as an end user or client.

Before conducting the observation the researcher needs to know what the question is, why observation is being conducted. There are case-specific decisions about which environment observation will be implemented in. The observation needs to be recorded somehow: video, voice recording, paper and pen, and/or photos. In addition, one needs to decide if data collection is structured or unstructured. It is essential that the researcher does not spend time

analyzing information during an observation – analysis comes afterward. (Interaction Design Foundation w.y.) The credibility of observations can be improved in many ways. Informants can ensure that the researcher is not misunderstanding what he or she has observed. Audio or video recording where possible avoids inaccurate notes. It is also wise to practice note-taking in field situations. The researcher also needs to be reflective about his or her own activities and mannerisms, non-verbal communication and attitudes (Eskola & Suoranta 2005, 102). Observation sometimes has side-effects, for example, The Hawthorne effect means that some people work harder and perform better when they are observed (Interaction Design Foundation w.y.).

### **3.4 Analysis**

There are two different approaches to the interpretation and analysis of qualitative data: the material can be considered as a starting point or instrument for the researcher's arguments, or interpretations can be made strictly based on the material (Eskola & Suoranta 2005, 145). Eskola and Suoranta (2005, 147) add that in some cases it is useful to radar the meanings and causes from the material instead of its exact content. Understanding the deeper meanings and the so-called root causes is also encouraged in the field of service design. The intention is not so much to fulfill the wishes of the interviewees but to understand why they answer the questions the way they do and to solve the underlying cause.

Interview analysis includes classification, analysis, and interpretation. These sections should be made systematically, critically and transparently so that the researcher does not try to prove her or his prejudices through the material. (Ruusu vuori, Nikander & Hyvärinen 2010, 7–8.) Eskola and Suoranta (2005, 152) add that an interpretation is already being made in the classification phase: why does the researcher conclude that a particular phrase is related to the theme the researcher assigns to? On the other hand Ronkainen, Pehkonen and Lindblom-Yläne (2011, 70) emphasize that without a researcher there is no research and the researcher is always a human actor. They continue that therefore the study cannot, and it is not even desirable to be completely objective. However, the scientist should ensure credibility and reliability in his or her research and self-reflect on his or her subject at the analysis stage as well.

### 3.5 Storytelling

A framework of stories can be used extensively in service design and business design. Story-based service design is for example an approach to develop services and business with stories. (Kalliomäki 2014, 46–47.) Customer experience and value created to a customer increase when service experience is consistent and tied to a story. According to Kalliomäki (2014, 23) there are different types of stories in the context of business or service design, for example a story of a future vision, the background story for a company, a service or product, a service journey story, a customer's story about the customer's background and motivation and a story that evidences the product's value. Kalliomäki (2014, 47) continues that storytelling is a method to present customers a service experience using the framework of a story. Storytelling can be used, for example, to present study findings in a way that is easy to understand for everyone. The story also has its weaknesses: the story always tells only a part and one point of view of the truth. Mäkelä (2017) discusses the same issue in the project *Dangers of Narrative: Contemporary Story-Critical Narratology*. The goal of the project is to communicate the risks of storytelling during this period in which storytelling is increasingly used in marketing, social media and news. According to Mäkelä, stories are dangerous because we pay attention to very random, emotional things and do not always perceive the whole truth.

### 3.6 Qualitative research and verification of research

Qualitative research involves a number of different aspects; traditions, data collection and analysis methods, philosophical starting points, trends, and research traditions. A qualitative study examines potentially well-known phenomena from a new perspective and methods should be carefully chosen to serve their purpose. (Rantala 2017.) The nature of a qualitative study ensures that the collected information is versatile but not necessarily unambiguous. Jokinen and Liljeström (2004, 138) state that from the collected material it can only be deduced that such experiences exist, but it cannot be deducted how generalizable the findings are. However, the findings can generate new questions about the subject in question. The exploitation of the findings requires validity and credibility. Validity indicates how well a study verifies the thing it is supposed to verify and credibility measures how credible and reliable the results are (Ronkainen, Pehkonen & Lindblom-Ylänne 2011, 130–131).

Triangulation, that is the use of a multi-perspective approach, ensures that the collected data in the study is sufficiently strong. The goal is to gain different perspectives and collect

information from various sources and analyze data using a variety of techniques. It can be assumed that enough data has been collected when new information no longer surfaces. (Jokela 2017.) Triangulation is also encouraged by Barone and Eisner (2011, 20) as they discuss metaphysical pluralism as a virtue. According to Rantala (2017), the researcher's imagination and role become central in qualitative research compared to quantitative research. This, in turn, requires reflection on the researcher's own relationship with the phenomenon and topic. It is also worthwhile to open the examiner's choices to the reader, thus ensuring transparency. "It is said that the researcher's main research tool is himself/herself (author's translation)" (Heikkinen, Rovio & Syrjälä 2006, 152). This can be interpreted in a way that the researchers should be able to reflect on their role as researchers and as members of the research community. Researchers must understand their own influence on the community to be examined, as well as their own attitudes and expectations.

## **4 Implementation**

This section explains how the development project was implemented in practice. The process lasted about two years and the research question was reframed as knowledge and understanding of the topic increased. Throughout the process, casual conversations with people and exploring the funeral scene complemented the understanding of the subject.

### **4.1 Discovery and definition**

The purpose of the phase of discovery and definition is to become familiar with the subject, gather customer insights and understand the service providers' point of view. In addition, the research questions were defined in more detail through framing and reframing the researched topic and target group. As mentioned earlier, the chosen process is an applied Design Council process called the Double Diamond (Figure 9).

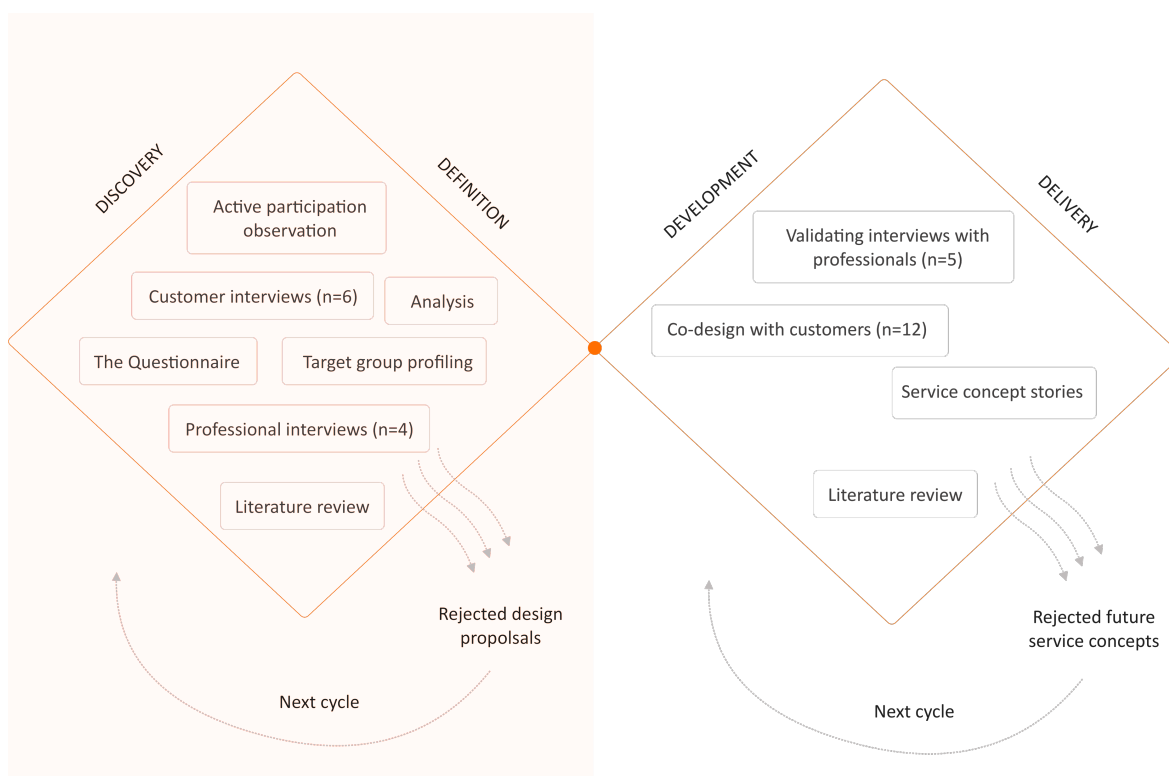


Figure 9: Discovery and definition phase

#### 4.1.1 Web survey

The web survey's goal was to increase understanding of the funeral industry and the customer's experiences related to funeral service providers. The collected information helped to understand which phases in the funeral organizer's service path needed most improvement. The used platform for the questionnaire was Google Forms and the web survey was available for 9 months. As the context of the study was Finnish funerals the questionnaire was in Finnish so that it would generate as many responses as possible. The answers were translated into English. The original survey without open field responses is in Appendix II. None of the questions were obligatory. The questionnaire was distributed through three channels in social media: the author's own Facebook profile, Finnish Death Studies Association's Facebook profile and on the discussion forum Suomi24.fi. The questionnaire did not inquire about background information of the respondents in order to make the form as short as possible. Respondents did not receive any compensation.



### **Stressfulness and difficulty with the funeral arrangements and the other arrangements related to the deceased**

The question was inaccurate and it required two things at the same time. This resulted in unnecessary dispersion and vagueness. Overall, it can be concluded that clearly over half (58.3 %) experienced funeral arrangements very stressful or rather stressful.

*A total of 91 responses*

*26.4 % felt arrangements were very stressful and difficult*

*31.9 % felt arrangements were quite stressful and difficult*

*27.5 % felt arrangements were little stressful and difficult*

*9,9 % felt arrangements were not stressful and difficult*

*The rest of the answers were open answers*

### **Satisfaction with the hospital**

The answers vary drastically. A clear majority of the open field responses praised the hospital's professionalism and empathy they had received. The most common disruptions mentioned were in communication with the hospital.

*A total of 74 responses*

*5 (The Best): 35.1 % (26 responses)*

*4: 17.6 % (13 responses)*

*3: 18.9 % (14 responses)*

*2: 20.3 % (15 responses)*

*1: (The Worst) 8.1 % (6 responses)*

*"It felt like a conveyer belt experience, blunt staff who didn't know how to deal with a grieving next-of-kin."*

*"It was a respectful encounter where we were treated as individuals, the deceased was posed beautifully and the nurse who greeted us had taken care of him/her while they were alive."*

*"My mother's body was wheeled off to a linen closet or something like that after the death. That's where we got to go see her. It was somehow harsh even though they'd tried to make the room look a bit nicer. Otherwise, everything went well."*

### **Satisfaction with the parish**

Most of the answers were neutral or positive. Critical responses concerned issues like musical choices: the respondents were upset that they could not choose the music according to their own or the deceased's preferences in religious occasion. The respondents also had difficulty in getting the death certificate from the parish. There was a lot of variation in how the non-religious, or the deceased's non-religious relatives experienced the service provided by the parish.

*A total of 79 responses*

*5 (The Best): 32.9 % (26 responses)*

*4: 29.1 % (23 responses)*

*3: 17.7% (14 responses)*

*2: 10.1 % (8 responses)*

*1: (The Worst) 10.1 % (8 responses)*

*"My mother had luckily written down her wishes. Without this, I wouldn't have known how or being interested in choosing any hymns of scriptures. The parish presented limitations, no help with the choices. "*

*"Nothing to complain about. It was liberating to get to fill the grave with sand yourself. "*

*"The burial site became a problem two days before the funeral, the pastor forbade us from putting a lumberjack's helmet on the coffin."*

### **Satisfaction with the funeral agency services**

These answers were very consistent. The customer service and a holistic service selection were praised. Many (10) experienced the services expensive or too business-conscious. Critical comments concerned hurry and the handling of a difficult emotional situation.

*"Arranging things went quickly and professionally but in the middle of grieving I would have needed slow service. So I would have had time to think things through."*

*" There weren't enough options for the coffin, urn and everything. I was a demanding customer, I deviated from the common practices. It kind of felt like you were over-charged."*

*” They did more than I could ask for. They knew how to refer you to someone if necessary. “*

*“They helped with everything and showed empathy in a difficult situation. I felt I was in good hands.”*

### **Other service providers who were important during the process**

There were 25 different service providers (Figure 10) mentioned. The figure suggests that friends’ support and discussion aid are important factors in organizing a burial. From the responses it can be concluded that each funeral case is very unique and service contact points can consist of countless different combinations.

*“I felt alone.”*

*” The bank – categorially unbelievably ignorant. In the third bank I luckily already knew what they were supposed to do and could tell them. There’s clearly a need for training, knowledge sharing, whatever to make it easy and flexible to cancel bank accounts, safety deposit boxes, shares et cetera. “*

*”The locksmith, who came to change the locks one Sunday because things started disappearing from the deceased’s apartment .”*

*”There should be a better exchange of information between the police, the hospital, and the next of kin or for example a service where you could check what the situation with the deceased is, what procedures have been done, who (the body) handed over to et cetera. Now it’s all pretty obscure all the way. “*

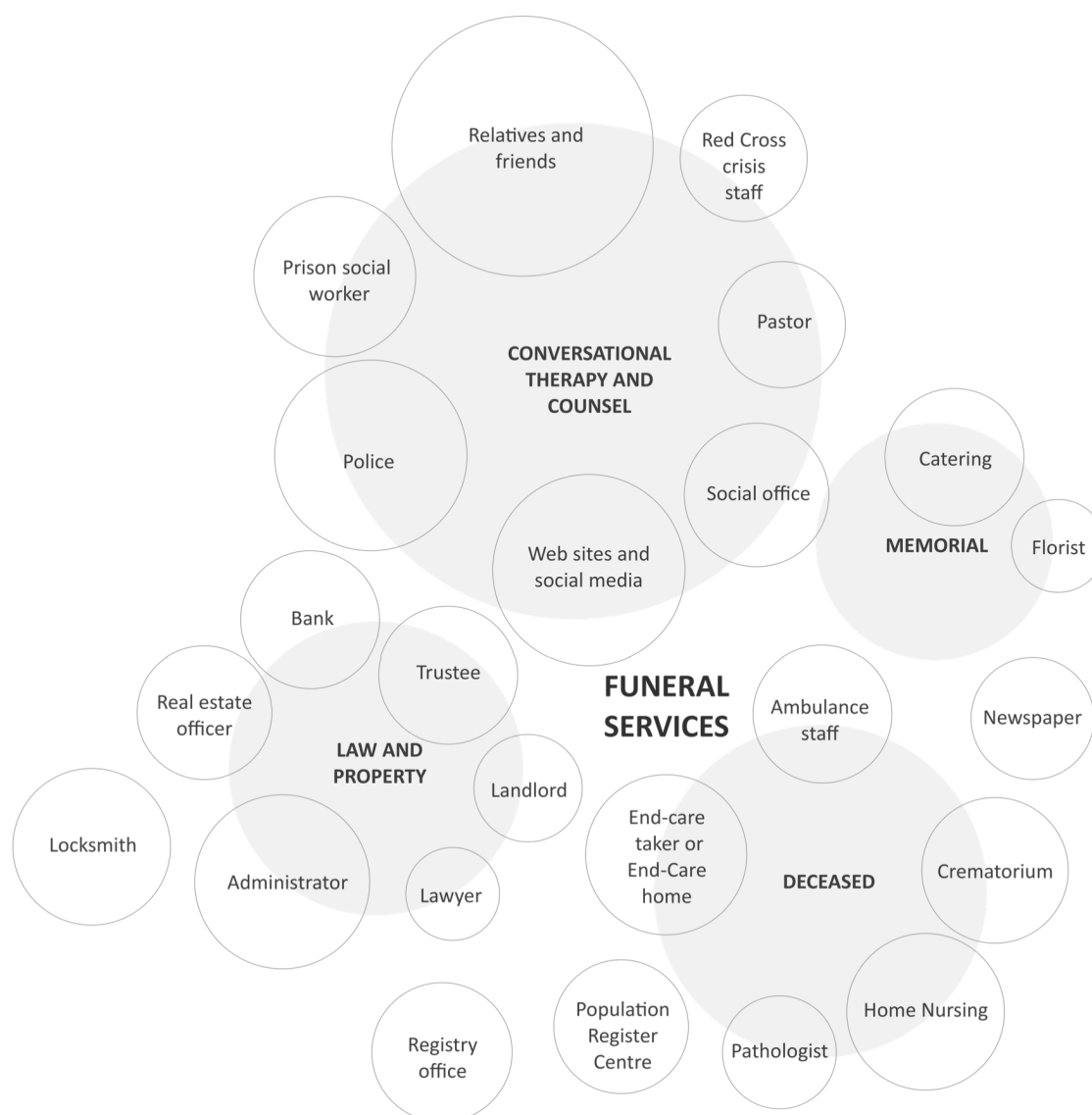


Figure 10: Service providers who were mentioned in the web survey

### **Ideas about how a person who is organizing a funeral can be supported**

The vast majority of respondents felt that organizing the funeral was confusing and complicated and they wanted clear instructions on how to proceed. There is also a need for emotional support.

*“Clear instructions and descriptions of processes. It was somehow confusing what the role of the funeral agency, the parish and the other parties is and how to communicate between them. “*

*”It would be great if the next of kin had more real-time information about things. As it is, death is hidden behind the funeral agency, the idea is that they take care of everything. I think not being able to participate is also stressful for the next of kin. “*

### **Feedback and development ideas**

A few respondents argued that the encounter with death and mourning relatives should come more naturally to people, especially those who encounter mourners in their work.

*”I would like people of all ages to be encouraged to a) talk about death as a neutral thing which is part of life b) make a plan or a list of their wishes. Many funeral arrangements are made difficult by family member’s conflicting ideas of what their loved one would have wanted. “*

*“I refuse to be buried in any graveyard of the church or such so I wish it will get easier to find a final resting place for the body in the future.”*

### **Analysis and conclusion**

As previously written, the goal of the web survey was to increase understanding of the current situation and customer experiences related to funeral arrangements. There was a total of 92 responses in the questionnaire. Some of the responses can be examined as quantitative information about funeral arrangements but with such a small sample, generalizations cannot be made. When analyzing the answers the channels where the survey was distributed should be taken into account: social media reaches target groups who use social media. In the questionnaire, the focus was on open response fields and their content was analyzed by sorting similar topics into themes. The analysis of the open responses utilized the likelihood of similar responses. If the same topic occurred frequently, the theme was considered to be an important one. On the other hand, it was also important to note the blatant but uncommon point of views.

Some of the respondents left their contact information and were given the final concepts for evaluation or they were asked more detailed questions about some topics. GDPR (General Data Protection Regulation) came into force a few months after the questionnaire was closed. All the contact information about the respondents was deleted after the study. Below are listed the four most important findings that need improving according to responses in the questionnaire:

### **Inconsistent professionalism**

The funeral organizers experienced inconsistent professionalism during the service path. Several respondents felt stressed about the fact that they encountered ignorance and unprofessionalism during the whole service journey. For example, in hospitals scarce resources, in terms of space and rush, cause harm to relatives and those who are arranging funerals. On the other hand, in such situations the professionalism of the person in duty may save the day. An example of this is the employee who had tried to decorate a linen room for a deceased as there was no other space for relatives to say goodbye to their loved one. A prudent guess would be that the relatives are completely dependent on what kind of professionalism and empathy the employee on duty has. Hospitals do not have the same kind of culture as, for example, some fast-food chains which maintain a certain level of service, regardless of the location. Also the competence of a person on duty in the parish dictated the amount of empathy and the quality of the service. In the funeral agencies, professionalism seemed to be more consistent when facing the mourner. However, many people mentioned that the funeral agencies are overcharging.

### **An unclear and difficult process**

Funerals are often organized without prior experience and that is why the organizers do not know how to proceed and they might feel overwhelmed. They often also have no information about the deceased's wishes, which increases the stress. Organizers have a real need for clear, simple and scheduled directions. They also want to understand the roles of every service provider and have transparency in all the processes. It must be noted that every situation in every funeral is unique and there is no single to-do list or manual suitable for all funerals.

### **Individualistic alternatives**

It is very important for the relatives to arrange a funeral ceremony that respects the deceased and his or her wishes if the wishes are known. This might conflict with some of the service providers, for example with the practices of parishes. The relatives wish for various rituals and ways to process the loss.

### **Death in society**

Facing death and mourners is difficult because people do not deal with death in their everyday lives and death often happens behind closed doors. This is particularly difficult if the personnel of service providers is not properly trained.

### 4.1.2 Customer interviews

The interviews had a few different objectives: exploring the subject, understanding the needs and motivations of a person who arranges a funeral, and finding out how satisfied customers currently are with the services. Service development ideas were also discussed with the interviewees. The questions that were asked from every interviewee were: Describe the funeral organizing process in your case; How would you improve the process; How did all the different service providers succeed and is death a taboo in Finland? The interviewees were found with the help of the author's Facebook status. The aim was to find people of different ages and of different sex who have organized funerals.

Interviews were carried out with 6 people who have organized a funeral some time ago:

<b>Pseudonym</b>	<b>Age</b>	<b>The interview date</b>	<b>The Interviewee is from</b>
"Tea"	35	July 2017	Western Finland
"Teemu"	34	August 2017	Western Finland
"Tuulia"	36	August 2017	Western Finland
"Taina"	70	August 2017	Southern Finland
"Tuija"	47	August 2017	Southern Finland
"Taija"	61	August 2017	Western Finland

#### **The funeral process**

Organizing funerals was a confusing process for many interviewees. Arranging the funeral is always quite unexpected, even when the relative is in palliative care. Some had more support from family, some relied on the funeral agency. Experiences of the process varied greatly. The role of individual encounters and customer service providers was significant.

*"He was on his way to work when he died" –Teemu*

*"But with mom they didn't just announce it from the nursing home (like with dad), they said what they're going to do next. So next we will do so-and-so to N.N. (the deceased), we will light candles. And they described the situation and asked if I want them to raise a flag. I thought it was really nice, so it kind of wasn't just the end. Whereas with dad I was left with the idea that there he is, all alone: that was a horrible thought." –Tuija*

### **The wishes of the deceased**

The interviewees felt that it was important that people discussed property issues and made wishes regarding the funeral while they were still alive. The mourning process would be made easier if the survivor could arrange the funeral according to the deceased's wishes. The risk for conflicts would also be smaller if survivors knew the wishes of the deceased. Managing property issues also causes a lot of stress on relatives if they do not have enough information in advance.

*“Yeah so we didn't know anything, dad kept all his personal things like bank stuff to himself, he never talked about anything to us. So he made it pretty difficult.” –Tea*

*“(It's) the situation and the feeling when you kind of have to make the decision for the person who died. However you try to rationalize it that the only people who care are the living, there's still that burden of guilt.” –Tuulia*

*“No family member can really bring it up because you immediately feel like a vulture. I think it's just that you don't dare talk about it, neither the parents nor the children.” –Taija*

### **Death and society**

Many felt that death is a silent subject in society. The impact of silence and the taboo of death affects the lives of the survivors and their relationships.

*“It's so important to Finnish people that you follow the etiquette that you use the right expressions.” –Tuulia*

*“It's the fact that grief has been made private by force that made me angry.” –Tuija*

*“It maybe correlates somehow with the feeling of loss if a person dies and you don't talk about it. You feel more alone and you're like: 'Didn't something huge just happen here?'.” –Tuija*

### **Rituals and the grieving process**

The role of the church was also significant for the interviewees who were not religious. It was often the case that church services were the ones that were most readily available. Many interviewees wonder how to deal with loss without religious rituals.



*"I feel like people here [in Finland] don't know any other meaning [for death] except the religious one. Not many people are religious but they're still like: she went to heaven'. So there's really no understanding of that it means when someone dies. Maybe you just don't have a clue. Back in the day they used to have traditions."*

*" - Tuija*

*"He lay there quite nicely, the coffin was open and I put the keys of the house in Carelia where he grew up in. Even though you're not allowed to put metal in the coffin, I said 'the hell with it' and did anyway. So it was like he could get home now. He had kept them all his life." - Taija*

*"We're not religious or anything, you just have to organize it so people can come to pay their respects." -Teemu*

### **Development ideas**

Particularly the younger respondents felt that the funeral services should be upgraded to this day. The older respondents were more satisfied with the funeral services.

*"Thinking back on it, it would've been really easy to digitalize this whole process. But at the same time I'm thinking, I mean not for me (...) I wouldn't mind doing this online, it would more my kind of thing (...) but maybe for someone else it would feel a bit cold, maybe you would like some human contact." -Teemu*

*"In the future when our generation goes to a funeral agency, and some young person dies or a person with a certain kind of taste or style, the stuff will seem quite conservative, the design, for example the coffin or the urn, there's probably a pretty big niche there in the market in the future." -Tea*

### **Analysis and conclusion**

There were both anticipated deaths, for example after a long-term illness, and unforeseen deaths. Some interviewees were already familiar with the interviewer and some were not. The interviews were semi-structured and the interviewees talked about their experiences. The aim was not to get answers to specific questions. The interviewees were given the possibility to choose the location for the interview. They received no compensation for this. The interviews were recorded and transcribed with the permission of the interviewees. Many

interviewees felt emotional during the interview and they wanted to talk about their relationship with the deceased. These parts of the interviews were not transcribed. After the transcription, the interviewees were still able to comment on and refine their responses. The interviews lasted approximately 1,5 hours.

It became clear that every case is unique. The survivor's relationship with the deceased, past experiences, religious affiliations, and so on, all affect one's experience. All the funerals in the interviews were in accordance with the Evangelical Lutheran tradition, some more and others less. Since there were so few interviewees, no general conclusions could be drawn. Still, the interviews provided versatile information for the interviewer and helped to understand the situation of the person who arranged the funeral. Related themes were discovered during the interviews and they were grouped according to topics. The topics were: The funeral process, The wishes of the deceased, Death in Society, Rituals and the grieving process and Development ideas. Organizing funerals comes unexpectedly and survivors need clear advice, slow service, ready-made alternatives, and transparency in the process. They may wonder if service providers are trying to exploit their situation. Therefore, the service should be well documented and transparent. Survivors want to control the funeral organizing process, but hope for guidance in the choices. The importance of treating people as individuals is very important, but not enough attention has been paid to the training of professionals.

Respecting the wishes of the deceased is very important for the family's grieving process. The opportunities for individual choices are, however, rather small. It is a great relief for the survivors if the wishes of the deceased are known. In that way, relatives will not be so easily disputed and they will not feel guilty for making choices on behalf of their loved one. On one hand, the professionalization of the funeral process is felt to be a relief but on the other hand, it can also be problematic. Some of the interviewees felt alone in the middle of mourning. The funeral agency takes care of everything and the relatives are approached with condolences but there is no communality. Death was perceived as taboo and it causes a great deal of suffering because encountering death is inevitable. Customer interviews also revealed that there are a few gaps in funeral service concepts concerning the younger customer's needs. After the interviews, the research question was re-framed from improving the customers' experiences today to responding especially to future customers' needs. After the interviews, part of the interviewees participated in an online co-design session. The session is described in more detail in section 4.2.2.

Some of the interviewees knew the author from before. The interview was easier for those who already knew and trusted the interviewer. The interviews were often emotional. I noticed in the interviews that the topic is more difficult than I had expected. Because the subject was difficult I tried to avoid talking emotionally and it might have sounded too formal. Later I understood that it would have been better to talk about "your father" or "your mother" and not the deceased. However, I believe that the interviews were appropriate and neutral. At this stage, I did not ask the interviewee how the interview affected them. One of them, however, sent me a message afterwards (author's translation): "Thank you, it was also good for me to remember the funeral. Our discussion inspired me as I visited my father's grave today."

### 4.1.3 Professional interviews

In the discovery phase, it was also vital to understand the service provider's point of view. For this an entrepreneur, an employee of a funeral agency and crematorium workers, who also work as chapel workers, were interviewed. The objective was to find out what kinds of aspects affect the experience of those who are arranging funerals from the point of view of the professionals. Also, in the interview we discussed the funeral industry and changes in it in general. The interviews were organized at the funeral home and in the crematorium. In the crematorium some photos were taken (Appendix III). The interviewees did not receive any compensation for the interview.

Interviews with 4 professionals:

Pseudonym	Occupation	The interview date	The Interviewee is from
"Piia"	Crematorium /Chapel worker	July 2017	Western Finland
"Panu"	Crematorium/Chapel worker	July 2017	Western Finland
"Paula"	Funeral officer	April 2017	Western Finland
"Pekka"	Funeral agency entrepreneur	April 2017	Western Finland

The staff of the funeral agency recognized that their job was, above all, customer service. A funeral professional's work, depending on his or her position, involves phases such as scheduling and organizing as well as transporting and, for example, dressing up the deceased. Yet meeting and serving the survivors was the most essential part of their work. They also stressed a holistic service for funerals that the customer can rely on. The funeral agency entrepreneur further explained that the funeral agency is usually chosen according to

recommendations, brand, and contacts. Therefore, it is important to take good care of your image. The interview revealed that changes in people's behavior also appear in funeral agencies. Customers for example are not familiar with old rituals. One example is following the hearse to honor the deceased. In addition, more and more customers are looking for help, for example, when removing their loved one's digital footprint.

Based on the results of the interviews the funeral agency's role is to serve the client throughout the funeral organizing process from the moment of death to the ceremony. Some funeral agencies also provide help with property issues. The interviewed officer enjoyed her work and mentioned that the only burden is not the presence of death but survivors who do not always understand what is good for them in the middle of grief. The interviewed officer believed that because fewer people are dealing with death and traditions related to it, it increases stress and anxiety when the first funeral is to be arranged. Fewer people for example attend funerals nowadays. This increases the work of the professionals and makes it more difficult as some customers are devastated and they are not prepared to deal with the situation. In addition to the actual work, officers need to dispel the mystery that is affiliated with death. Also the crematorium and the chapel employees recognized their role as supporters of grieving survivors and as guides during a difficult phase. Funeral organizers are often elderly people, there is great diversity in every way. The challenges of the job are in the diversity of customers and in confronting people. On the other hand, one of the interviewees also found the diversity of the customers and possibility of meeting people the most important and interesting part of her work.

*"Death is the great equalizer." –Piia*

One interviewee said that in Finland all crematoria, except one, are maintained by The Evangelical Lutheran Church. The church, therefore, takes care of the burial and the possible burning of all corpses. In addition, the parishes offer chapel facilities for non-evangelical Lutheran ceremonies as well. It became clear during the interviews that the crematorium employees must follow precision and a systematic approach in order to make sure everything is done according to the protocol. One of the most important touching points with the customer is showing the deceased to the relatives.

*"It's a really sensitive situation if the deceased has been in bad shape, how to tell it without offending or frightening them. Sometimes the deceased has been in really bad shape and we don't recommend viewing but the next of kin insists that it's their right. It's*

*kind of a negotiation situation. It has also happened that we haven't recommended a viewing, the next of kin wants to see anyway and has then gotten angry with us for showing the deceased. " –Pii*

The ecological points of view were also discussed during the interviews. The crematorium worker told me that in Finland, the dead are not embalmed. There is a fundamental difference in thinking, compared to, for instance, the United States and Canada. She explained that in the United States and Canada, the coffin is intended to protect the body from worms and decomposers. In there, the aim is to forestall decomposition. The crematorium worker continued that in Finland, in fact, we want the coffin to decompose. On the other hand, balming is prohibited in the EU area due to groundwater regulations. There is also legislation concerning the coffins. Coffin materials have an impact on ecology as well as the safety of the worker: some materials can explode in the crematorium oven. The crematorium worker said that sometimes customers ask if they can come to see when the body is cremated. Usually, crematorium workers can enable this. Every time a customer has participated in the cremation process they have felt relief.

*"And they won't keep searching for it (the body) anywhere, when they've seen it with their own eyes that it's gone, reduced to dust. It has helped a lot of people. " –Pii*

Monitoring the burning, reduces the mystery of death as the client is introduced to the process without the mysticism, the crematorium worker continued.

### **Analysis and conclusion**

The aim of the interviews was to find out what affects the experience of those arranging funerals from the point of view of the professionals. The interview with the crematorium workers was recorded and transcribed. The documentation of the interviews in the funeral agency is based on notes. The documentation of both interviews was revised afterwards by the interviewees concerned. From the interviews, it can be concluded that working with mourning people requires excellent social skills as the customers and their background are very diverse. Working with death is not burdening because of death itself but because of the mourners. Both funeral agency workers and cremation workers will, wherever possible, try to provide customers with a unique experience and rituals that make death easier to handle. They also seek to dispel the mystery of the event. They have to arrange a fast-paced introduction to the death theme for people who have not necessarily confronted death in any

way before. Changes in the area are visible both in the crematorium and in the funeral home: ecological choices, the sparseness of funeral guests, and the disappearance of old traditions reflect on the change in the field.

At this stage, the research process was still at its very beginning, and I had prejudices and beliefs about both the funeral agency and the crematorium. I noticed that my own attitude towards the bodies was fairly fearful and I realized that many people must feel the same when organizing a funeral for the first time. When I arrived at the crematorium/chapel, I was surprised at how austere it was. The upper floor was very beautiful but in an austere way. Also, it was not very simple to find my way to the right place or door. At first I felt the place was somehow - not scary - but fragile and I felt like I could make a mistake only by putting my jacket in the wrong place. During the visit, I realized that the crematorium is quite an everyday place. There is no mysticism or secrecy and a cold room is full of human shells, not persons. I would not feel comfortable staying alone in the cold room but I am not afraid of the coffins anymore. I even saw a burning skeleton and I felt that the experience made death less awful.

#### **4.1.4 Participant observation**

Grief affects the experience of the customer a lot. Hence empathizing with the customer's position is very difficult, even impossible. The goal of observation was to bring the experience of organizing a funeral to the researcher as authentically as possible within this framework. The observation was carried out by imagining a situation where the researcher's sister (who does not exist) is dead and she arranges her sister's funeral. The process included two phases: planning the funeral service in a funeral agency and visiting the chapel. These steps cover only a fraction of what the post-mortem arrangement involves, but they increase understanding from the customer's perspective. The observation was unstructured and it took place in a natural environment: at the funeral agency and at the chapel. The first part of the observation was conducted in the funeral agency. The funeral officer agreed to act out a similar funeral planning situation as with regular customers. The funeral officer filled in a form with the author and went through all the phases in organizing a funeral from the pastor, and the schedule, to the flowers and to the repository for the ashes. The observation was interrupted by an actual customer who came into the funeral agency. Due to that, the observation continued the next day. The process took a total of 45 minutes. In a real-life situation decisions would certainly take more time. At the end of the process, the author

chose a coffin and an urn (Figure 11). The observation situation in the funeral agency was voice recorded and a few photos were taken.



*Figure 11: Author chooses a coffin*

The second part of the observation was visiting the chapel. There was no service at the time. The chapel worker showed the different premises of the chapel: the lobby, the lounge for survivors, the room where the deceased is viewed, the room for the urn and the three chapel halls. Observation focused on observing the spaces and their functionality. In addition, the crematorium worker told me about the processes that the chapel follows when ceremonies are held. The observation in the chapel was voice recorded and photos were taken.

### **Analysis and conclusion**

The observation occurred at a very early stage in the research process so, for example, the funeral agency practices were unknown to the author at the time. This increased the authenticity of the experience, as everything was new. The quality of the observation was, however, fundamentally weakened by the fact that the author had not really lost her sister. Also in the chapel the author only imagined the ceremony and the customer journey. In the funeral agency it was evident that for a customer it is very reassuring that the officer tells you what needs to be done and guides you through the process. The funeral officer knew what she was doing and in her guidance it felt that things were going to be taken care of. However, it is easy to imagine that customers are very confused about all the steps and phases included. The funeral agency does provide a turnkey service. On the other hand, there were many services mentioned which raise the question. Whether one could do something

oneself or order the service from somewhere else. Yet, it felt too complicated to find out the alternatives as the decision could be made at the very moment. At the funeral agency, there are big decisions made in a short time with quite little information. Although the process was well facilitated, the funeral planning process had many opportunities for development, through which, the funeral agency can also increase sales.



*Figure 12: A room for viewing the deceased*

The openness of the space in the funeral agency was pleasant, however if there had been another customer at the same time, it would have been awkward. Therefore, an appointment could be a good additional option. The chapel evoked mixed feelings. The facilities were very austere but dignified. The chapel worker told me that many people seem to be shocked by the premises when they arrive at the chapel and especially when they see the viewing room for the deceased (Figure 12). Arriving at the chapel is also problematic and there are no proper signs to guide you there. There was also a small and empty flower shop on the premises. When the chapel was designed, it was not taken into account that funeral guests always buy flowers in advance. Despite some impracticality of the chapel, it is easy to imagine that the chapel workers enhance the customer experience. Small things like difficulty in finding the chapel may ruin the guest experience in the chapel when it comes to a stressful event. Finding such small but meaningful touch points and improving those would certainly also help the work of the chapel workers. Since my imaginary sister was not really dead, making all the decisions was very easy. Yet I noticed that I felt moved when I was thinking about what kind of coffin I would choose.



### 4.1.5 The target group

After the customer insight phase, the target group of the future service proposals was re-defined on a more particular level. The profiles of “the Detached” were selected to represent the future funeral organizer. The description of the target group “the Detached” has been drawn from a study of Finnish consumers by Insight360°. In the study 18 to 79-year-old Finns have been examined and the findings of a few different reports with different kinds of approaches have been combined. The report used in this study *Values 360°: Church* has an ecclesiastical approach. After 20–30 years the Detached are going to be likely to arrange funerals for their parents and relatives. This target group was not only selected based on their age, but also because of their values and interests. These people are largely so-called early adopters who adopt new trends first. With them, for example, funeral services can be developed in a future-oriented way. In *Values 360°: church* Finns have been divided into five different segments: the Responsible Open-minded, the Detached Experience Seekers, the Detached Achievers, the Tradition Keepers and the Safety Seeking Faithfuls. Together the Detached segments represented 37 % of 18–79-year-old Finns. The profile of the Detached has been described based on personal communication with Mikko Hormio (16.3.2018) who worked at that time as a senior segmentation consultant for Insight 360°. Hormio has reviewed the text afterwards.

The Detached are divided into two distinct groups: the Detached Experience Seekers and the Detached Achievers. There are differences between the groups; for example ecology is highly stressed by the Detached experience seekers but in this study the groups are considered as one group. The Detached are mostly under 45 at the time of writing, in 2018. However, it is important to bear in mind that people’s values change somewhat with age and life events. Hormio reported that for the Detached, it is a standard to buy services. In the funeral scene this means, for example that they may order a professional photographer, catering and musicians instead of doing it themselves or asking for help from relatives or friends. Hormio continued that service shopping is characteristic for the Detached because it is easy and ready-made, they do not want to do all the work themselves. Hormio added that even if the Detached do not want to do everything themselves they value services that they have co-created. In practise that could be a coffin that is personalized according to instructions by the funeral organizer. Hormio stated that even if the Detached are happy to buy services instead of asking for help from relatives, they are not socially restricted. They have a lot of networks and they utilize for example Facebook groups. Hormio continued that

the Detached are consumers of the digital age and Internet is just one more channel for being in touch with peer groups. They are also mass consumers in e-commerce, Hormio added.

According to Hormio the Detached often make purchasing decisions according to a brand they trust. For the Detached shopping is a way to spend their free time and have fun. By consuming they also promote the image of themselves to the peer group that they want to be a part of. The detached are willing to pay for quality although they are not currently wealthy, Hormio explained. However, it can be assumed that they will be wealthier in later stages of their life, for example, after having inherited their parents. Hormio mentioned that funerals represent culture that is strange to the Detached. He explained that adhering to funeral traditions is difficult because they have no cultural foundation for it. Hormio added that the Detached do not value institutions but individuality and they are experimental but do not break taboos.

After the target group profiles were defined the next step was to find people who represent this group. However, it is noteworthy that people's behavior can always be surprising and therefore target profiles must be flexible and considered as guidelines. Eventually, design outputs should always be tested by the target audience.

## **4.2 Development and delivery**

At the beginning of the development and delivery point (Figure 13) the design brief can be described as the customer insight is gathered, the target group is described and the needs for service proposals are understood. Based on the information, representatives of the target group are gathered to co-design the service proposals and professionals give a service provider's point of view. Finally, the service proposals in the form of stories are presented.

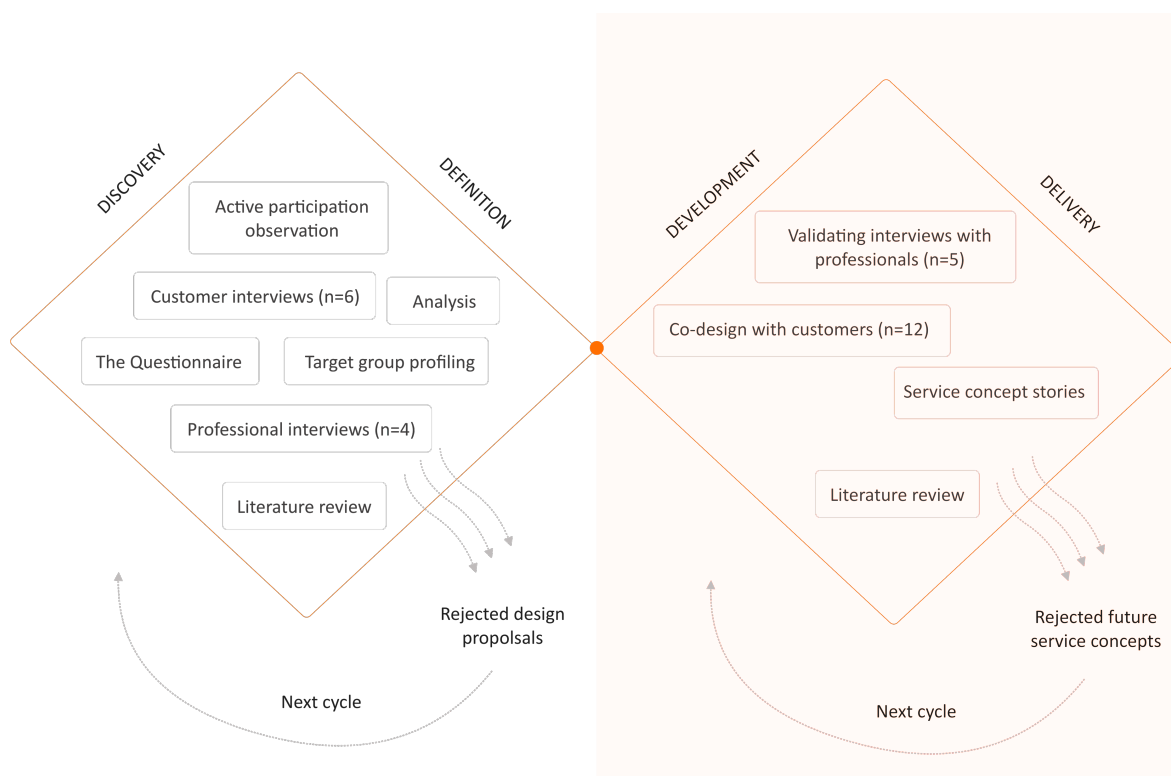


Figure 13: Development and delivery phase

#### 4.2.1 Co-design with customers

Different stakeholders participated in the service development process in different phases. In co-design workshops (Figure 14) with the customers, the aim was to collect ideas for the service proposals. The first workshop was held online using a platform called Realtimeboard. In the workshop, some of the discovery phase informants were asked to develop ideas how funeral services can be improved. They also develop ideas what kind of services could be related to funerals in the future. These proposals from the online workshop were taken as a basis for further development workshops. The next two workshops were held face-to-face with the participants. In addition to the workshops, four individual interviews were conducted to validate the ideas that had arisen in the workshops. Participants for the workshops and interviews were chosen according to the target group the Detached. Before the workshops and interviews, the informants got familiar with the description of the Detached. All of them agreed that they largely represent the target group.



Figure 14: Workshop in Eastern Finland

In the workshops and interviews, funeral-related services were discussed around four different themes. The themes were: Memorial and rituals, Funeral arrangements, The journey for the deceased and Property and laws. Property and laws were included because there was a lot of discussion considering the theme even though it was not included in the original scope of the thesis. These themes were created based on the previous online-workshop on Realtimeboard and the interviews in the discovery phase. The participants were compensated with coffee, lunch or chocolate during the workshop. In the development phase, every participant had a document (Appendix IV) that explained the aim of the study and how the information is used. After the workshops and interviews, a short de-briefing discussion was held. For the co-design workshops and interviews, a travel kit was created to help to collect insights from around Finland. The travel kit included a description of the target group, Sitra's megatrend cards and the list of growing consumer trends by futurist Elina Hiltunen. Megatrends and customer trends were used as triggers for conversation. In addition, the travel kit included canvases with the themes: Memorial and rituals, Funeral arrangements, The journey for the deceased and Property and laws. In the workshops, the canvases were filled with new service ideas and comments to ideas that had been added earlier.

Preliminary online co-design workshop:

<b>Pseudonym</b>	<b>Organized funeral(s)</b>	<b>Age</b>	<b>The interview date</b>	<b>The Interviewee is from</b>
“Tea”	One funeral	35	August 2017	Western Finland
“Teemu”	One funeral	34	August 2017	Western Finland
“Tuulia”	One funeral	36	August 2017	Western Finland
“Tuija”	Two funerals	47	August 2017	Southern Finland

#### **Co-design workshop 1**

“Katja”	No funerals	39	April 2018	Eastern Finland
“Kaija”	Two funerals	36	April 2018	Eastern Finland

#### **Co-design workshop 2**

“Kaisa”	No funerals	28	April 2018	Northern Finland
“Kerttu”	No funerals	38	April 2018	Northern Finland

#### **Ideating and validating interviews**

“Kari”	No funerals	35	July 2018	Western Finland
“Kimmo”	Two funerals	39	July 2018	Western Finland
“Kalle”	No funerals	35	September 2018	Eastern Finland
“Kirsi”	One funeral	34	September 2018	Southern Finland

#### **Analysis and conclusion**

In an ideal case, all the participants would join the same workshop and they would have a chance to discuss and develop ideas with each other. In this case it was a necessity to hold the workshops and interviews with individuals or with very small groups. This was a secure way to ensure an emotionally safe workshop environment for every participant. With this approach, some essential co-design principles were lost as all the participants could not share ideas with each other. The interpretation of the co-design phase was made with an abductive mindset and keeping future trends in mind. The goal was to understand what was behind the development ideas and what is the root cause of each development need. Some of the development ideas were repeated often and something every participant agreed on. Some of the subjects were more controversial than others.

After a person has passed away, relatives need immediate access to a person they rely on to ask further questions about what to do next. For the loved ones, passing away of the deceased feels gradual, and they continue to regard the body as a feeling person. The relatives may for example be concerned if the body is "left alone". The survivors hope that there would be a way to discuss the funeral arrangements in advance before death, even though the subject is very difficult. The professionalization of the cemetery and the partial silence of death in society have disconnected people from death and funerals. There is a need for a service where people are facilitated safely to deal with loss and plan a funeral within their own culture, religion, or any philosophy of life.

Participants wanted to purchase all funeral-related services at once. For some, the online shopping in some kind of online funeral hub would be more pleasant and for others the face-to-face meeting with the funeral officer was essential. Those who used online services a lot would have liked to make all the arrangements online. For others, a face to face meeting with a funeral officer is part of a respectful funeral process. Everyone stressed the need for a slow enough service experience and clear instructions as well as a transparent and well-communicated process. During the process, the emphasis was on the desire for individualistic choices for funeral artefacts, ceremony, and rituals. On the other hand, no one wanted to decide every aspect separately. For some, purchasing services from local service providers was important. Also, the interior of the funeral agency was hoped to be more modern and better designed. Some kind of pre-curated service packages with a possibility to make individual changes or an online hub where local service providers could offer their services might fill the needs.

Many respondents began to think about their relationship with the church and whether funerals could be separated from church. The role of the church in the funeral was not criticized but doubted. For some, for example, the relationship with nature is more important than the relationship with God. Especially in big cities and in Southern parts of the country, participants had no relationship with the church at all. Many hoped for the possibility of making the ceremony more individualistic according to the deceased's personality or wishes, for example in the choice of music. Participants rely on rituals that the parish offered because they did not know any other process. An atheist said that he needed to create the rituals and procedure in the ceremony himself. Current rituals were considered alienating and dull. The participants wished for more concrete actions to handle the loss: for example, shoveling sand on top of the coffin, escorting the ashes, placing the urn. They also discussed self-making and co-creating like utilizing a natural stone as a memorial stone, which the relative could

get from a meaningful place. Planting a tree and carving a coffin were also mentioned. One interviewee even said that he would like to bake buns and keep them in the freezer so that they could be served at his funeral.

It was essential for the workshop participants that at the funeral ceremony, the life story of the deceased would be presented and the “right” guests, the ones the deceased would like to, would participate. However, the participants felt confused about the fact that they did not know who the “right” guests that should be invited to the funeral ceremony were. They thought of a digital service where everyone could describe their memories about the deceased. Those memories could be shown in the memorial ceremony. Nevertheless, the physical memorial place was still important to almost every participant and the remembering of the loved one was not wanted to be done online. The digital footprint was also discussed, participants hoped for help with increasingly complex and difficult digital profiles and memberships of their loved one. Participants emphasized ecological choices. As an example they raised funeral flowers that go to waste after the burial ceremony. They were thinking about re-using the flowers for example to cheer up people in nursing homes. Particularly important for the participants was that in the funeral ceremony the lived life and the good memories of their loved one play a major role, not the misery of loss. It was a workable method to have workshops with very small groups. Although I tried to keep the topics in the workshops on practical issues, it raised feelings. Some felt the discussions empowering. Some of the participants who have not arranged a funeral did not feel emotional at all when discussing funeral arrangements.

#### **4.2.2 Validating interviews with professionals**

After the service proposals were developed with the target group, the ideas were discussed with professionals. Professionals were selected to represent different service providers. Professional discussions aimed to validate the service proposals that had have arisen. Some of the professionals gave the service provider’s view on the ideas and discussed the viability of the service concepts; with some professionals the interview was more general about the field of their professionalism.

Professional interviews:

<b>Pseudonym / Name</b>	<b>Occupation</b>	<b>The interview date</b>	<b>The Interviewee is from</b>
Maija-Liisa Kuronen	End-care taker	March 2018	Eastern Finland
“Seija”	Funeral officer	March 2018	Northern Finland

“Suvi”	Pastor	July 2018	Southern Finland
Outi Ugas	Senior Adviser	August 2018 (E-mail)	Southern Finland
”Sini”	Florist	October 2018 (Messenger)	Southern Finland

### **End-care taker Maija-Liisa Kuronen**

End-care taker Maija-Liisa Kuronen has also worked as a nurse and she told me that rituals are essential in a hospital in the post-mortem phase. Rituals help hospital personnel to start the process in a situation that might cause inability to act. These rituals often involve the customs of Christianity. Kuronen gave an example: the deceased’s hands are crossed to keep the deceased harmoniously in “package”. On the other hand, crossing hands is also a reference to prayer. Such customs should be discussed in advance before death so that both the hospital staff and the patient and his or her family would have a clear idea and mutually respectful customs during the processes after death. Kuronen also mentioned that nurses often have insufficient training in both end-care and post-mortal care. An additional challenge for the nurses is added by different religions that usually have a strong connection to handling death-related issues. In the co-creating phase with customers an idea of a “death doula” arose. The idea was that a doula could help relatives also in organizing the funeral. Kuronen supports the idea and adds that the role of an end-care taker should be to support not only the dying customer but also the family. The end-care taker is usually a close and intimate partner for a grieving family, and it would be a natural continuation that the end-care taker would help with funeral arrangements, Kuronen continues.

### **Funeral officer “Seija”**

The funeral agency that Seija represents is a long-term operator in the industry. The funeral agency is a traditional family-run office and services have been developed and expanded from building coffins to for instance online burial services. The funeral agency was chosen for the interview due to its location in Northern Finland and its long history. Seija discussed the differences between Northern and Southern Finland. She told me that in the North the cremation is much more rare than in the South. She continued that this is due not only to culture but also to the location of crematoria. She also told me that in the North customers invest more money in a coffin than in the South. According to Seija, Christian symbols such as a cross are more popular in the North. She further stated that there are fewer non-believers or non-christian clients than in the South, but their funeral agency’s services also adapt to a non-christian client’s needs.



Seija argued that customers' lack of knowledge about funeral traditions and arrangements is apparent in Northern Finland as well as in the Southern part of the country. Because of this funeral services need to be developed and expanded due to customers' need for extensive support. Some changes in the industry and service, on the other hand, raised Seija's concern: for instance price competition may degrade service for customers. Seija discussed that the Finnish Association of Funeral Services together with its members preserve old burial traditions and locality. At the same time, the aim is to keep up with the development. The company represented by Seija had on its website an opportunity to make a funeral order online. However, Seija reported that the use of online services is still in its infancy.

### **Pastor "Suvi"**

The interviewed pastor has encountered a two-pronged attitude towards religion when it comes to funerals. Several times she has been asked to facilitate the ceremony, but relatives have requested her not to talk about God or sing hymns. She has also had experience in working as a parish secretary. Parish secretaries are the first point of contact for survivors if they contact the parish instead of a funeral agency. The pastor argued that this service moment should be improved. Survivors need time and support, and often the secretaries of the congregation do not have enough education to encounter grieving customers. The pastor discussed the church's possibilities to connect with non-believers through funeral services. Death affects everyone, and at the moment the church has a significant role in the burial process. She addressed the opportunity for the congregation's own "funeral agency", an office where survivors could arrange a funeral with the parish and have a facilitated professional conversation about the loss.

The pastor was skeptical about new rituals, such as tree planting. She criticized the meaning and relevance of planting a tree when it does not have any tradition or history to relate to. She questioned what the funeral speaker would say during that kind of a ritual. On the other hand, she added that if the new ritual is not expected to be facilitated by the church, she does not have anything against the relatives participating in the ceremony in their own way. They can have their own way of saying goodbye.

### **Senior Advisor, The Natural Step, Outi Ugas**

Ugas works as an advisor in The Natural Step, which provides for instance facilitation of sustainability for organizations. Ugas argued that emissions from the burial process should be explored. She explained that for example, long-term cold storage for dead increases energy consumption and in most cases also CO<sub>2</sub> emissions. To achieve a low-emission

burial process, if the deceased is to be cremated, this should happen soon after the death, Ugas continued. This requires changes in the burial tradition so that the funeral ceremony could be arranged after the body has been cremated. If the transport distance to the crematory is long, it is possible that traditional burying is more environmentally friendly. Crematory emissions are anyway controlled due to environmental regulation. Ugas also mentioned that virtual participation in the funeral ceremony when distances are long would reduce emissions from traveling, especially in the case of air travel. This would make funerals accessible also for relatives and friends who for some reason are not able to travel.

### **Florist, “Sini”**

In her work Sini has paid attention to a trend in which funeral customers nowadays tend to buy only one rose instead of a bouquet. Seasons and cultural heritage affect funeral flowers, but the one flower policy is a longer-term phenomenon. Sini stated that customers buy only one flower because the flowers end up in the garbage. She maintained that especially the spread of cremation has affected the sales of flowers. Sini discussed that the flower industry is declining because of changes in customers’ behavior and tradition, and she has been thinking of how the florist services could be renewed in regard to funerals. She mentioned that one possibility is to use the funeral flowers again after the funeral ceremony. The chances are versatile but then some social norms may limit re-usage; the flowers are purchased to pay respects to the deceased and re-using flowers raise mixed feelings. There are also some restrictions to use of flowers. Flowers are no longer hygienic if they have been in the morgue and on the coffin. Sini has noticed that customers are alienated from funeral rituals and death in general. Many customers would like to take care of the funeral with as low inconvenience as possible. She further stated that the grieving process might stay unfinished if customers do not pay attention to grief.

### **Analysis and conclusion**

The aim of the professional discussions was to discuss the service development ideas that have arisen during the previous process and gather further information from the professionals’ point of view. Some new ideas were developed, according to the nature of the co-creating process, when interviewing the professionals. Professionals themselves decided whether they would give their name for publication. Further more, they were offered the opportunity to check the interview documentation. Almost all professionals were enthusiastic about the creation of new services and also agreed on the need for changes in

the industry to make the services relevant in the future. They considered the findings from customers' needs interesting and well aligned with their own observations.

The development of funeral services and especially rituals raised doubts in many interviewees. On the other hand, they understood the customers' point of views. Professionals also understood that it is possible to develop rituals without losing traditions. However, many professionals did not have the tools and knowledge to develop the services. At the time of writing, I had many discussions and I contacted several professionals in the field of funeral services, future research and other related professions. Some of the funeral professionals took time to build trust with. The fact that I did not have a client was, in my opinion, a benefit when building trust. I was not biased by a commission with my aims and motivation. During the process, I became aware that there is some skepticism towards the development needs of the funeral industry.

#### **4.2.3 Service concept stories**

During the process, numerous development proposals and new service ideas for the burial industry arose. The following future stories were composed using the ideas. The stories take place in the near future when the target group the Detached are increasingly organizing funerals and planning funerals of their own. Nonetheless, the stories are not scenarios of the future or ready-made service concepts. They are a combination of ideas with an imaginative approach aimed to raise the interest in possibilities for funeral development.

##### **Communal and ecological (Figure 15)**

After a good and eventful life, Aale died at home, where the municipality had arranged for a nurse and an end-care taker, as society wanted to invest in a good death. Aale's residential partners consisted of Aale's friends. Aale had no children of his own and it was natural that the funeral arrangements were mainly handled by Aale's friends. Before Aale passed away, the end-care taker helped friends and relatives discuss with Aale essential issues such as death and Aale's wishes related to the funeral. After his death, the end-care taker facilitated the relatives in the preparation of Aale. Together they combed Aale's hair and dressed him up. The event was an important way for participants to respect Aale and deal with the loss.



*Figure 15: Aale's funeral (Illustration by Anni Nykänen)*

Later, the funeral agency workers collected Aale's body and agreed on a meeting where the burial arrangements would be agreed on more closely. The meeting was arranged at Aale's home, where various services provided by the funeral agency could be discussed in a peaceful and familiar environment. The burial permit was handed quickly from the hospital and Aale was immediately cremated, in order to minimize cold storage time and emissions. Aale was not a member of the church and he was not religious. He had a strong relationship with nature and he had hoped that his funeral would be as ecological as possible. In addition, he hoped that the urn would be buried in a forest cemetery that the Finnish forest and park service had established a few years earlier. Aale's urn was an easily decomposed and beautiful urn made by a local craftsman. There was no need for a fancy coffin as Aale was transferred and cremated in a recycled carton coffin.

The funeral ceremony began with remembering Aale and a workshop facilitated by a florist. The florist talked about the symbolism of flowers and helped to make a meaningful bouquet. The participants told each other stories about Aale, looked at pictures and videos and read their message exchange with Aale. Eventually, the participants, which included many people of many ages, went to the forest cemetery and buried the urn. A tree was planted at the burial site and the flowers were placed on the grave. The aim was to keep the cemetery as natural as possible, so a week later the flowers were cleaned out and only the tree remained.

### Individualistic and assisted by technology (Figure 16)

Venni planned her own funeral in an online platform called “Saatto” already in her thirties. She chose a complete package with venue, ceremony, gravestone and menu. However, she wanted the coffin to represent her lifestyle as an enthusiastic mountain climber. In addition, she selected other wishes for her funeral and property, and for example made a list of various memberships and how those should be handled in the case of her death. Over the years, Venni went on to change her choices from time to time. When Venni died several decades later, her loved ones retrieved her wishes from the Saatto platform and ordered the services from the funeral office. In the Saatto service, the relatives were able to follow the arrangements: what still had to be done and when. On the platform they could see that the membership of Venni’s ski club ended automatically when the information of Venni’s death reached the platform. Through the service, relatives also got help with Venni’s digital footprint: Venni’s social media accounts and memberships in different groups and communities were treated according to what Venni had previously selected. Some of the accounts were destroyed and the data disappeared and some of the information was left for relatives to read and see.

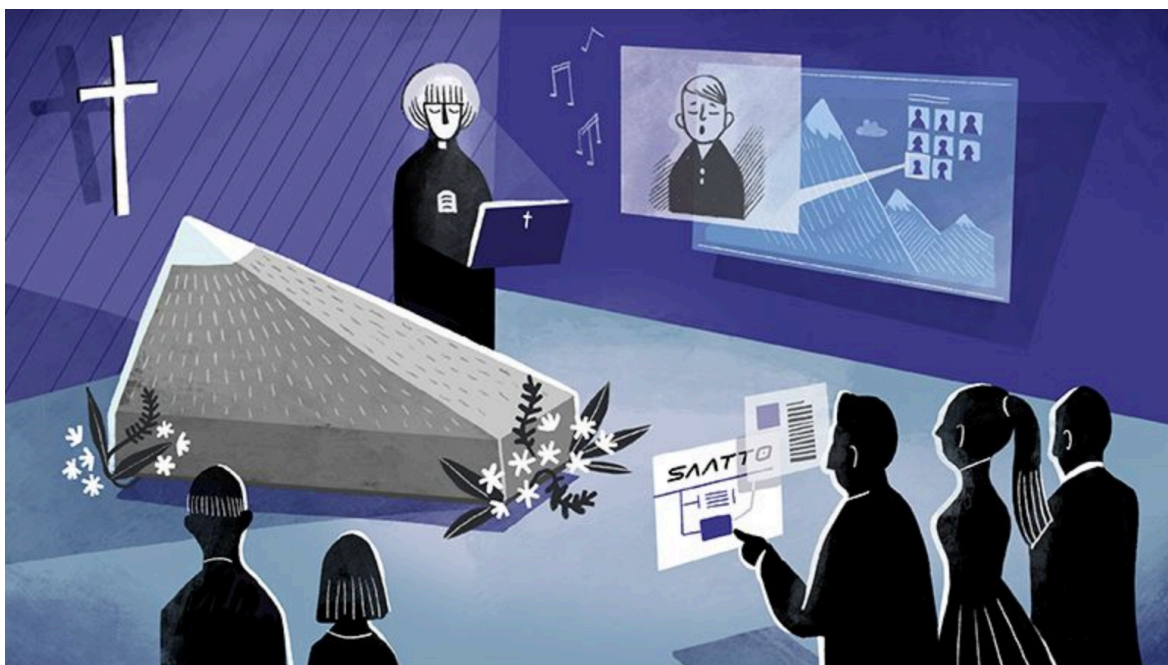


Figure 16: Venni’s funeral (Illustration by Anni Nykänen)

Venni’s daughter, Vilna, lives in Australia and took part in the funeral virtually among other long-distance guests. The chapel and the ceremony venue provided a virtual wall and Vilna was able to follow the funeral and discuss with the participants. The wall also showed

memories of Venni. The memories had been added to the Saatto service by people who had known Venni in different phases of her life. At the cemetery, the memorials and life story of Venni were recorded on her headstone and those visiting the cemetery could easily become familiar with Venni's story by using virtual glasses.

## **5 Discussion**

The study revealed that changing customer needs and the changes in the operating environment will require actions in the service and business development of the funeral industry. The thesis describes the current situation and possible future trends without focusing on individual cases. The results can be used as a starting point for further questions and for the development of a specific service or business case. Such a case could for instance be the development of services of a funeral agency by utilizing a business model canvas, customer journey and service blueprints.

### **5.1 Conclusions drawn from the work**

There are dozens of service providers involved in the funeral industry, the most essential being funeral agencies, the church, and hospitals. The funeral agency business has been developed since the start of the 1900's. At the moment, however, proactive development is cautious although the operating environment is acceleratingly changing towards a service society. The role of the church is significant at the time of writing but it cannot be taken for granted in future as the number of church members is continuously decreasing. On the other hand, the church has an opportunity to re-connect with the ones organizing the funerals as the parishes have competence and knowledge to help survivors by offering traditions and conversational counseling. Besides the church and funeral agencies, hospitals, banks, insurance companies, and other service providers should also take into account the grieving customers and improve the processes associated with cases of death. Death is always unexpected and relatives need rituals to deal with grief. Many rely on rituals offered by the church because there is nothing else available. However, for processing the loss, it is essential to deal with loss through the rituals that are relevant to oneself. Although Finns are generally very satisfied with the funeral services, especially the ones provided by funeral agencies, some 30-40-year-old survivors who arrange funerals feel that funeral services are outdated. Thus, it can be concluded that funeral services must change to be relevant in the next decades.

*What kinds of signals of future needs can be found by studying funeral organizers and the funeral operating environment?*

The need for traditional funeral services is likely to remain in the near future, but new kinds of services will also be needed. Especially in Southern Finland and cities, where the early adopters usually live, the need is already topical. Every death and funeral is unique and new kinds of services are needed to express and enable individual ways of grief. The study revealed that the spectrum of demand is increasing as the diversity of religions, life-views and individualistic desires are becoming a more common and stronger phenomenon in Finland. Based on the studied target group customers demand more opportunities for individualistic choices when organizing funerals and choosing services and products related to funerals in the future. The study shows that future customers of the funeral service expect the services to be as customer-centered and personalized as any service. It should be possible to arrange the funeral online when desired, and the services and products should be convenient to buy and also easy to personalize when needed.

The growing demand for environmentally-friendly solutions and sustainability was clearly shown in the study, both from the perspective of customers and society. The demand for sustainability penetrates all services and products and is also reflected, for example, in the change of rituals where the relationship with nature was emphasized over religion. The rituals of death must follow the survivors' values and way of life in order to be meaningful. Therefore alternatives to religious ceremonies are needed as society is secularising. At the moment even non-religious people rely on religious rituals - possibly because they are most readily available.

The study revealed that the target group has a need for a new kind of communality in a funeral. The most important thing for them is to gather together with close relatives and friends and together remember the good times they have experienced with their loved ones. However, communality cannot be forced, but must be in accordance with the will of the relatives. The professionalization of the funeral has made life easier for people, but on the other hand, it causes people to believe that death does not affect them or their loved ones. On the basis of the study, the people who organized a funeral hoped for a more open debate on death and burial matters.

### *How funeral-related services would benefit from design thinking and future-oriented development?*

The change in customer behavior has a wide-ranging impact on the practices and business of the entire industry. The sales volume of florists has for example fallen as funeral rituals and traditions have changed. For this reason, service providers should radar an operating environment and develop services proactively. The study shows that funeral professionals had noticed a simultaneous change in the perception of both consumer behavior and the operating environment. At the same time, however, they wanted to maintain old traditions and easily rely on the satisfaction of customers today and the ideal of stability in the traditional industry. Based on the interviews, the future funeral organizers wish to renew the funeral services more radically. Not every professional of the funeral industry has the knowledge and skills to proactively develop the services and futureproof the business by themselves.

The study utilized design thinking and a future-oriented approach that provided findings that traditional marketing research like surveys could not have provided. The funeral service providers would benefit from these approaches so that they can ensure the future relevance of their services and business. In a study of this extent, these approaches have already opened up a lot of new information. With further utilization of service design methods it is possible to improve services based on customer needs and business considerations. Developing customer journeys through different services would facilitate both the customer experience and service provider collaboration. To summarize it can be claimed that some actions are needed to ensure that Finnish funeral services are relevant in the future. Funeral services providers have to combine strategic thinking with customer insight and provide value for future customers. By creating the future proactively, not by reacting under pressure of change, it is possible to create services that stand on a solid ethical and ecological basis.

## **5.2 The suitability of selected methods**

The methods used in the study were mainly qualitative methods: interviews, observation, co-design, and a questionnaire with a qualitative approach. The presentation of the conclusions was reported in the form of stories. The aim of the study was to understand what kind of future needs Finnish funerals might have and how a design thinking approach with future-oriented methods can help to develop services in the right direction. Validity was



ensured by involving people from all over Finland, from several different service providers and customers who most likely represent future funeral organizers. The stakeholder insight was combined with information about megatrends, customer behavior trends and a literature review that stands for best current knowledge about possible futures. The reliability was improved by triangulation and with reviews from informants after the interviews with final reports. During the interviews, audio recording was used to avoid inaccurate notes. Self-reflection also increased the reliability of the study as it reduces biased and opinion-based information. In addition to the above methods, an attempt was made to utilize the photo diary method. However, it was understandably not easy to get participants to agree to it. The selected methods produced the material needed and the responses and gathered material began to repeat themselves. This led to the conclusion that the methods were well suited for the examination of the chosen topic. Because the topic of the thesis was curious for the future, exploring the possibilities of using artificial intelligence in the study would have been justified. In addition, the views of the future funeral services from the funeral professionals could have been collected more systematically, for example, using the Delphi method that is a questionnaire where professionals or experts develop ideas together but anonymously.

### **5.3 Future research propositions**

The burial industry as a research topic is very wide and this thesis covers only the surface from different service touchpoints. The burial industry field has hardly been studied with a design thinking or service design approach and there is still a lot to left to explore. In addition to improving business opportunities and customer experiences, the employer experience and cooperation with different service providers could benefit the research and development of the field. I am still excited about the subject, and I will continue to study the funeral theme further in my next Master's thesis and hopefully continue further to my dissertation. During the study, I learned a lot about both funeral services and the future-oriented development of services and business. I understood how important it is for companies to create the future, especially during these times of accelerating change. A death study teaches a lot about humanity and gives perspective to everyday life. I hope that with my work, I can help people mourn their ungrieved losses.

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<p><b>Ethical disclaimer</b></p> <p><i>This tool helps you set the ethical terms of the start of your project. Use your imagination to think of potential situations and discuss what you'll take responsibility for as designers.</i></p>	<p><b>1. THE CURRENT SITUATION IS...</b></p> <p>There are dozens of service providers involved in the funeral industry, the most essential being funeral agencies, church, and hospitals. Some of the service providers are committed to ethical guidelines. Unethical activity rarely occurs.</p>		<p><b>3. OUR DESIGN INTENTIONS ARE...</b></p> <p><i>What do you want to change in the current situation? Why?</i></p> <p>The intention is to develop new service proposals. The goal is not primarily to change good old practices but to inspire service providers with ideas about potential future opportunities and, on the other hand, to offer customers easier access to services that match their values.</p>
<p><b>PROCESS</b></p> <ol style="list-style-type: none"> <li>1. Describe the current situation of your design context.</li> <li>2. List all the people/competed/institutions that have an interest in, or are affected by your design. Both direct stakeholders such as users and your client and indirect such as maintenance.</li> <li>3. Write down your intentions. Be specific in terms of users, context and purpose. You can discuss them with stakeholders throughout the project.</li> <li>4. Imagine the context with your design in it. (If you don't know yet what you're designing, think of ways to change the current situation.) Think of situations that can happen. Write down a number. Think from the perspective of the different stakeholders: how will they use/contribute to/gain from the learned by your designer? Use post-its to spread things up.</li> <li>5. Discuss for which of the unethical situations you wish to be responsible by means of your design. Write down the action of the template. Substantiate your choices.</li> </ol> <p><i>Note: the ethical disclaimer is a living document. As the design develops and becomes more concrete, so will the potential unethical situations. Therefore you should regularly check the scope of project milestones and discuss changes with all stakeholders.</i></p> <p><b>SPECS</b></p> <p><b>Suggested Time</b> 45 - 60 minutes</p> <p><b>Materials needed</b> This template, post-its, pens</p> <p><b>Participants</b> Design team, stakeholders if possible</p> <p><b>Process phase</b> Framing, envisioning, validating</p> <p><i>for more tools check out: www.ethicalfordesigners.com</i></p>	<p><b>2. THE STAKEHOLDERS ARE...</b></p> <p>The study has not been co-operated with a commissioner but extensively with the funeral industry stakeholders like ecclesiastical actors, funeral officers, customers and end-care professionals.</p> <p><b>4. UNETHICAL SITUATIONS WITH OUR DESIGN...</b></p> <p><i>What dark, wrong or weird situations can you come up with. What would be really wrong? What happens when it is used over a longer period of time? What if it is used by the wrong people? Or shared by different people? What if it is used in a different context? Or for a different purpose? Or combined with other technology? Who can access it? What happens if people hack it?</i></p> <p><b>Unethical situations during the study:</b></p> <ul style="list-style-type: none"> <li>- If the participants being interviewed or involved in the co-design process did not feel secure</li> <li>- If confidential business information was not secure</li> <li>- If the participants of the study felt they had been exploited</li> <li>- If the findings or results of the research were distorted</li> </ul> <p><b>5. WE TAKE RESPONSIBILITY FOR...</b></p> <p><i>Which situations fall within the ethical scope of the project? Why?</i></p> <ol style="list-style-type: none"> <li>6. I take responsibility for the study and that it doesn't harm any participants</li> <li>7. I take responsibility for the design for service proposals / future stories, that they aim to benefit not harm the users or customers</li> <li>8. I take responsibility for seeking an ethical service concept</li> </ol>	<p><b>5. WE DO NOT TAKE RESPONSIBILITY FOR...</b></p> <p><i>Which situations are outside the ethical scope of the project? Why? Which might be someone else's responsibility?</i></p> <ul style="list-style-type: none"> <li>- How ideas are applied and how they are further processed</li> </ul> <p>Moral sensitivity → Ethical disclaimer</p>	

# Hautajaisten järjestäminen

Hei!

Kiitos, kun ehdit vastata kyselyyn! Vastaamiseen menee alle 10 minuuttia.

Kysely on tarkoitettu henkilöille, jotka ovat hoitaneet yhden tai useamman ihmisen hautajaisjärjestelyt.  
Huom! Mikäli olet järjestänyt useamman henkilön hautajaiset, niin voit vastata kyselyyn useita kertoja.

Teen opintoihini (Master of Culture and Arts, Leadership and Service Design / Novia) liittyen tutkimusta siitä, kuinka hautajaisia järjestävien läheisten tilannetta voidaan tukea vainajan kuoleman ja hautaamisen välisenä aikana.

Vastauksia käytetään vain palvelukonseptin suunnitteluun eikä annettuja yhteystietoja luovuteta eteenpäin.

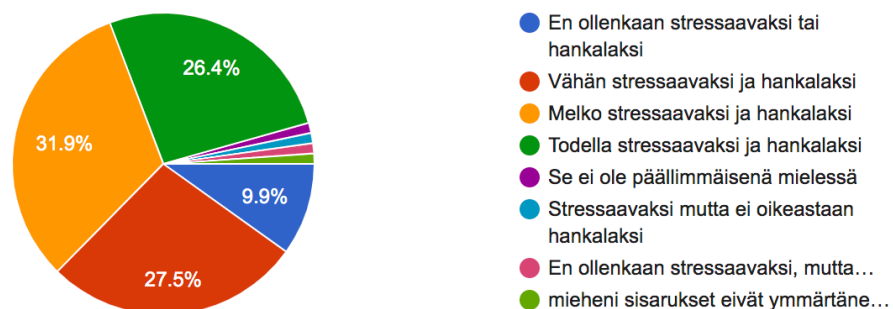
Kiitos!

terveisin Marja Kuronen

Master of Culture and Arts (Leadership and Service Design)  
[www.novia.fi](http://www.novia.fi)

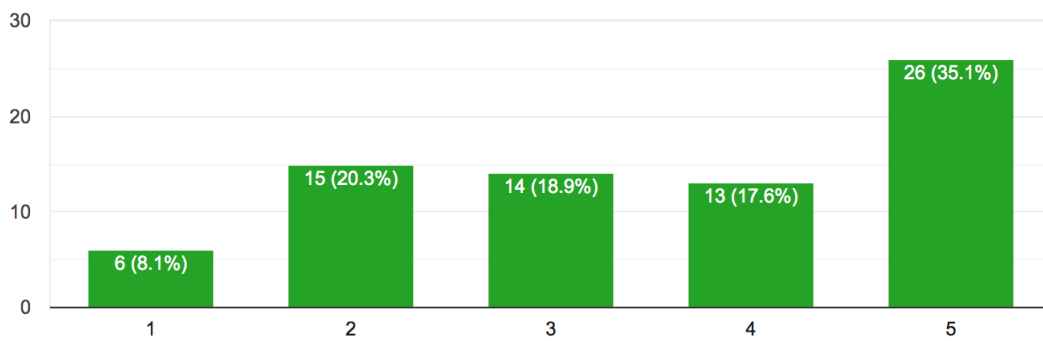
## Miten stressaavaksi tai hankalaksi koit hautajaisjärjestelyt ja vainajaan liittyvien asioiden järjestelyn?

91 responses



## Minkä arvosanan antaisit sairaalan toiminnalle läheisen kuoleman jälkeiseltä ajalta?

74 responses



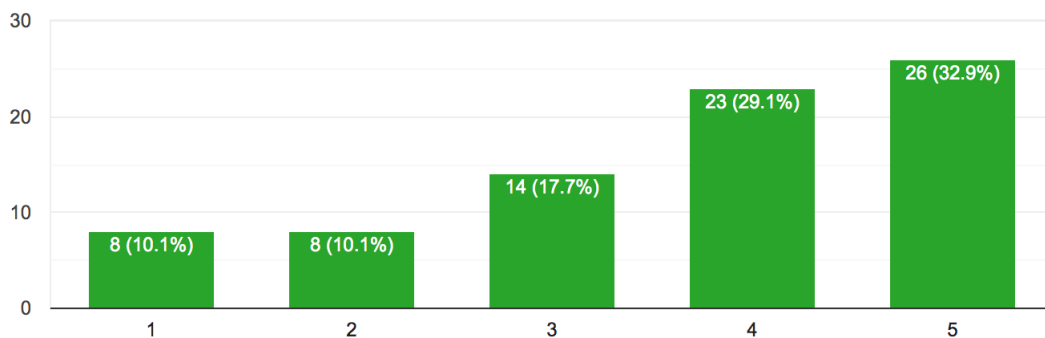
### Perustele vastauksesi

Long-answer text

---

## Minkä arvosanan antaisit seurakunnan toiminnalle vainajaan liittyvien asioiden hoidossa?

79 responses



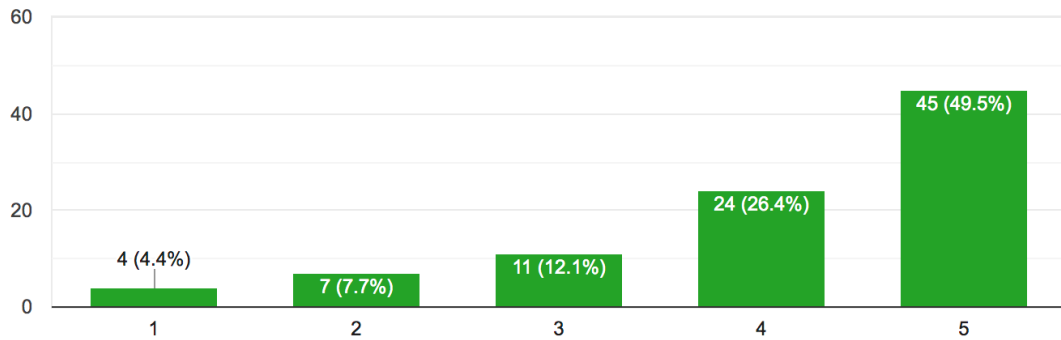
### Perustele vastauksesi

Long-answer text

---

## Minkä arvosanan antaisit hautaustoimistolle?

91 responses



### Perustele vastauksesi

Long-answer text

---

### Mikä muu taho oli tärkeä hautajaisten järjestelyssä tai vainajaan liittyvien asioiden hoitamisessa?

Esimerkiksi poliisi, saattohoitaja, jokin verkkopalvelu...

Long-answer text

---

### Kerro ajatuksesi siitä, kuinka omaisen tilannetta voidaan tukea hautajaisjärjestelyjen aikana:

Long-answer text

---

### Tähän voit kertoa muuta mieleen tulevaa tai antaa sähköpostiosoitteesi, jos olet kiinnostunut ideoimaan aiheesta lisää:

Long-answer text

---



*The main chapel hall*



*Coffin ready to be cremated*





*Coffins and urns in the crematorium*



*Bones are collected and crushed after cremation*

## **KIITOS KUN OSALLISTUT TUTKIMUKSEEN!**

Teen opinnäytetyönäni tutkimusta  
hautauspalveluiden tulevaisuudesta.  
Tutkin, miten hautausalan palvelukonseptit  
mahdollisesti muuttuvat ja millaisia uusia  
mahdollisuuksia alalla on.

Tavoitteenani on tuottaa uutta tietoa  
hautausalan yrittäjille ja etenkin antaa  
ideoita tulevaisuussuuntautuneeseen  
ajatteluun.

Työlläni ei ole toimeksiantajaa.  
Tutkimuksen lopputuloksena kehitän kolme  
palvelukonseptia, joiden kehittämiseen  
osallistuu useita eri yrityksiä, asiakkaita ja  
muuta sidosryhmiä.

Mikäli haluan käyttää sinun nimeäsi tai  
yrityksesi nimeä opinnäytetyössä, pyydän  
siihen erikseen luvan. Muussa tapauksessa  
viitataan henkilöihin tittelillä, yritykseen  
toimialalla ja maininnalla missä päin  
Suomea yritys sijaitsee. Mikäli otan kuvia,  
pyydän niiden julkaisuun luvan erikseen.

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