

The earthly reapers: investigating funeral businesses' persuasive techniques used to convince Filipinos for advanced death planning

Elsa Mae V. Payo¹, Princess Zyra Palaña², Princess Thea Bajade³, Shawn Michael Relevo⁴, Joseph P. Nacionales⁵, Norberto Claridad⁶

Eastern Visayas State University, Philippines^{1,2,3,4,5,6}

¹Email: elsamae.payo@evsu.edu.ph

Abstract - Death is a biological phenomenon that we cannot control. It might happen at any moment and in any place. In other words, we cannot predict when it will occur, hence, death is imminent. On the one hand, one might say that life is all one has and that the prospect of losing it is the greatest loss one can endure but the question that arises is, how prepared are you for that big day? Have you already come up with an approach yet? A life insurance plan offers advanced death care planning, and they present a lot of good causes for availing their death care plans. But how did they manage to persuade their clients? Thus, this study aims to gain insight into the persuasive tactics used by death care planners to convince their clients. How can the agents of a life plan service meet the needs of clients who wish to acquire life plans, and incredibly advanced death care plans? This study uncovered some of the challenges that death care planners encounter when convincing people to use their services. This study uses a qualitative research design with the help of Interpretative Phenomenological Analysis (IPA) in its implementation. Braun and Clarke's thematic analysis was utilized for data analysis. Seven participants were selected to provide relevant conclusions about the approaches of Appealing to the Client's Emotion, Appealing to Facts, Comparing Plan-holders and Non-Plan Holders, Creating an Impact on the Client's Perspective, Financial Incapacity hinders people from Availing of Death Planning, Not Part of Clients' Priorities, and Death Planning Violates their Traditional Belief.

Keywords: death, life insurance plan, advanced death care planning,
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INTRODUCTION

Death is a part of life that may happen whenever and wherever you are. Death is defined in philosophy as the separation of the soul and body. Dying is sometimes seen as a peaceful part of contentment for the years that person lived. But at times, death is a tragic end to life; it could result from an accident, a murder, or something else. There is an apparent disparity of opinion on the subject: although some individuals find death to be horrible, others have no problem with it in and of itself, even though they may wish for their death to be neither painful nor prompt (Nagel, 2022). There are also circumstances where death is not a "bad thing" or "evil" for a person. For instance, if a person has a fatal and severe illness, they may rationally see death as a blessing in disguise, or at the very least, as something whose approaching occurrence should not be regretted (Brueckner & Fischer, 1986).

Rorty (1983) argued that many people have suggested that the fear of dying is illogical, and we believe some have proven this. It is impossible by definition for oneself to feel a sense of loss or harm when anything vital to oneself disappears, whether through biological death or a permanent loss of consciousness. In a society that values youth and growth, the topic of death is shunned, disregarded, and rejected. It almost seems as though we have accepted death as simply another ailment to overcome. However, it is a reality that death is unavoidable. It is only a matter of time before everyone dies (Kubler-ross, 1986).

When a person passes away, the bereaved family is burdened by concerns about the costs and other aspects of the funeral. Their minds will be filled with worries about how their family will pay for the funeral expenses. Several funeral services had this as their goal when they offered advanced death care planning to their intended clients. It is a good idea to prepare for your funeral the same way you would for a trip or an important task. Making these decisions while not under pressure could avoid family strife and financial strain because funerals are costly (Sublette & Flagg, 1992). Funeral Planning Communication (FPC) is an innovative method of communication that combines corporate, intercultural, and strategic communication, among others. FPC consists of conversation that occurs within and around funeral homes concerning the practical and logistical aspects of ritualistic handling of human remains that goes beyond previous notions of death (Campbell et al, 2021). Journalists sometimes focus on the funeral's material expenses rather than the intangible worth of the services rendered. Some individuals conclude that the whole funeral industry, or "funeralization," has little worth beyond the final payment that must be paid (Bigger, 2001).

Customarily, funeral services in the eyes of modern society is a delicate matter to discuss or to even consider with, thus hearing this type of service from an advertisement or signboard nowadays is often overlooked, considering most people have no experience when it comes to organizing funerals and is not prepared to make the decisions involved (Hunt, n.d.) and holding a funeral is not always the most important thing for a family to do after a person has died, but rather a remembrance occasion (D'Alessio, 2022). However, traditionally, it is considered more significant for it is solitary, irreversible, and contains a high level of symbolism for the family of the deceased (San Jose et al, 2022). Moreover, funeral home and death planning is a service that everyone eventually be in need of while also being one many laboriously avoid.

In preceding years, most of the research studies distinctly focused only on the context of funeral planning, client's perspective, society's outlook, and the idea of death itself. None of the aforementioned studies considered the agent's background on how he works effectively

on his profession and the strategy they use to attract its target market. Furthermore, no single studies concentrated on the actual procedure of the funeral business's agents undergo to accomplish their objective in convincing their customers. To address these gaps in the literature, the present study aims to examine on how agents convince their target clients to acquire their own advance death planning, particularly Filipino, including the struggles and challenges they encountered in persuading their clients.

The present study aims to fill the gap in addressing these issues and contribute to the discussion on current literature on advanced death planning, especially in the Philippine context. Specifically, the study aims to answer the following questions: (a) How do funeral businesses convince target clients to advance death planning? (b) What challenges were encountered by the death care planners in persuading their clients?

Engaging with Persuasive Techniques in the Funeral Business Industry

Influence is a general word for persuasion or persuasive techniques. It is possible to persuade someone to change their ideas, attitudes, intentions, motives, or behaviors. In 2019, Romanova and Smirnova published an article entitled "Persuasive Techniques in Advertising". In the article, the authors stated in their words.

"Rhetoric's qualities of persuasion are utilized to communicate logos, ethos, and pathos. The strategies are divided into three categories depending on the argumentation principle used: those utilizing logical reasoning (logos), those projecting a good view of the organization (ethos), and those engaging the emotional component (pathos)."

Businesses all around the world share the desire to succeed, and as a result, their persuasive strategies vary according to the different kinds of organizations they are associated with. In a book published by O'Shaughnessy and O'Shaughnessy in 2004, they stated in their own words that:

"A prerequisite for success is reaching the intended audience and gaining exposure. But since so much depends on how persuasive the message is, it is not a sufficient condition. However, gaining visibility is important, and there is a lot of creativity being used to do this."

Today's business agents may construct and come up with a creative and distinctive technique to persuade their clients using a variety of concepts, resources, and other plans. As a result, customers are intrigued by the positive aspects of the items that the agents are promoting. Experts in modern marketing are fully aware of all the hidden components and psychological variables which were previously mentioned, affecting an investment choice. In 2017, Baryshnikova conducted a thesis study about the Persuasive techniques used in Marketing and Advertising based on Psychological Factors where she mentioned that:

"But no matter how sophisticated is the persuasive maneuver; Martin Lindstrom sums up his book by saying what was said by Walker and Stickgold (2004), the most powerful persuader is us. If the product is good enough to create the word-of-mouth marketing, the chances are that its sales volume will be high. People tend to rely on the opinion of friends and family and are more likely to retrieve information about a product if somebody from the trusted circle has mentioned it before. So despite of how refined are marketing campaigns, the most important thing to generate success is to make people talk about the product and recommend it to others."

Hence, a business' connection to the clients is more likely to be through persuasive techniques. It is done in order to persuade them to buy the goods or services a business is offering. It is a strategy one can use to go into the viewpoint of the target client. It can be challenging in such cases to convince them to purchase death care insurance. The Filipino culture does not feel that death is something for which we should be prepared. Since the idea of acquiring advance death planning is still developing, funeral services are currently obscure. Some people are still opposed to the idea of death planning, and this research study is keen to find out what persuasive strategies are being used by the Philippines' funeral industry to persuade clients to consider availing a death care plan.

Death Talks: Philippines' Memorial Planners

When it comes to celebrations or events, people usually look for an event specialist that is capable of handling all the matters involved in carrying out the celebration. Whether it is a birthday party or a wedding ceremony, planners are regarded to organize and manage the course of the event. However, one "big" event aside from these festive occasions that everyone should consider planning for is missed by some as dealing with it seemed to be too heavy to handle—death. It is undoubtedly not easy to think about death. Between contemplating mortality and denying death, it is most likely the latter that people would choose to engage in. But, no matter how hard we ignore the uncertainty of tomorrow, thoughts about death are ineluctable as death itself.

In 1973, Ernest Becker an American cultural anthropologist published his book entitled "*The Denial of Death*" which received the Pulitzer Prize in the year 1974. In the book, Becker (1973; cf. Martin & Liechty, 2016) asserted that we are all afraid of our mortality. We do not acknowledge the presence of death nor even talk about it. This fear of death people have are reflected in Becker's words.

"Man has a symbolic identity that brings him sharply out of nature. He is a symbolic self, a creature with a name, and a life history. He is a creator with a mind that soars out to speculate about atoms and infinity, who can place himself imaginatively at a point in space and contemplate bemusedly his planet. This immense expansion, this dexterity, this ethereality, this self-consciousness gives man the status of a small god in nature, as the Renaissance thinkers knew. Yet, at the same time, as the eastern sages also knew, man is a worm and food for worms. This is the paradox: he is out of nature and hopelessly in it; he is dual, up in the stars and yet housed in a heart-pumping, breath-gasping body that once belonged to a fish and still carries the gill marks to prove it. His body is a material fleshy casing that is alien to him in many ways—the strangest and most repugnant way being that it aches and bleeds and will decay and die. Man is split in two: he has an awareness of his splendid uniqueness in that he sticks out of nature with a towering majesty, and yet he goes back into the ground a few feet in order blindly and dumbly to rot and disappear forever. It is a terrifying dilemma to be in and to have to live with."

In addition, it is noted in Becker's book that our fear of death is understandable and acceptable. Our pursuit of what we define as our happiness is valid. *The Denial of Death* implies that nothing lasts forever. It does not contain statements that are meant to draw us away from how we see light in life. Yet, it enlightens us with the reality. Death is inevitable. Avoidance of the topic of death leaves many of us ill-prepared to navigate the emotional upheaval and practical arrangements required when it finally does make its obligatory appearance in our lives (Rizkowsky, 2021). Humans are the only creatures who understand mortality and death (Becker, 1973). Because we understand death, we keep on searching for ways to satisfy our immortality. And part of this aim for fulfillment, despite our fear of dying, is our pursuit of a good death.

Perhaps the first step in preparing for a "good death" is to become comfortable and embrace it as part of our reality. Considering death, the funeral industry has grown rapidly throughout the years. Along with this observable progress, several developments within the services offered, operation, and management of the funeral business sector have shifted the way people accept the actuality of death. The funeral industry has taken more major roles in the burial rituals, funeral arrangements, body disposition procedures, last rites, and aftercare services to attend to special needs (Villamin, 2016). Aside from the services mentioned, funeral companies made strides toward developing and raising the quality of assistance they provide. This has led to the inclusion of life insurance associated with advanced death planning or funeral planning and in the services offered by the funeral industry.

Making funeral arrangements right after the passing of a loved one is quite challenging and exhausting. The whole process can be heavy for many people for a variety of reasons, including the fact that they are grieving the death of a loved one at the same time trying to engage with funeral matters. The bereaved families often find it hard to control their emotions, which makes it more difficult than necessary for them to make important decisions regarding the funeral. There are so many things to settle, decisions to be made, and finances to arrange. Such things to work on and matters to settle while grieving is somehow a form of emotional torture to the bereaved ones. Thus, the introduction of advanced death planning among the services offered by several funeral businesses globally has placed its spot in the end-of-life needs of the people.

Advanced care planning (ACP) involves discussion, decisions, and documentation about how an individual contemplates their future death (Orlovic et al, 2020). In the Philippines, the rise of funeral businesses has led to the exposure of Filipinos to advance death planning. Among the leading names in the funeral industry that offers life insurance and pre-planning are St. Peter Life Plan, Loyola Memorial Chapels and Crematorium, Sanctuary, and La Funeraria Paz. In an article published by CNN Philippines on April 30, 2021, it is mentioned that due to the lingering COVID-19 pandemic, Filipinos became more considerate of the uncertainty, of what would possibly happen the day after tomorrow, which has driven them to set their sights on long-term preparation including life insurance and pre-planning. This article is based on a study conducted by Manulife, an internationally-known life insurance company having its branch in different parts of the globe including the Philippines. According to its latest survey (2021), almost 9 out of 10 Filipinos (87%) say they intend to buy new insurance in the next six months, higher than anywhere else in the region except Vietnam (91%). They are most interested in health, hospitalization, and life cover, while also interested in retirement and their children's education (Manulife Asia Care Survey, 2021).

Despite the progress in terms of Filipinos availing death care planning services, the funeral industry is still challenged by the demand of the people in the context of marketing strategies, particularly in becoming an effective persuader, as this plays a great role in attracting clients especially those who are not aware and does ignore the relevance of pre-need planning. In the competitive world of business, the ones who effectively communicate and persuade customers are always recognized, and thus, capable of surviving in the long run. It is therefore essential for businesses to adopt an effective persuasive technique to captivate clients. According to Rocamora (2018), death care agents have been facing struggles in persuading conservative clients to avail of a life plan. In Rocamora's article, her interviewee/participant, Nenita Besana, an agent and collector of St. Peter Life Plans and Manila Memorial Park, stated that with the high cost of funeral services and burial in the

country, an increasing number of people she encounters would just shrug at the idea of pre-need funeral plans and cremation. Without a pre-need plan, the usual cash-out for funeral services alone could reach as much as P90,000 compared to the discounted P43,500. In buying lots, the cost goes as high as P60,000 to P100,000 depending on the area (Besana, 2018).

Death care agents often encounter clients who are not as open-minded as they are expected to be, despite knowing that death is part of every human's reality. The thinking that it is way too early to talk about death is among the reasons why death care planners are facing difficulties in catching their target customers. As mentioned by Besana (2018), when she was a new agent, whenever she asked clients if they have a life plan, they would answer, 'I won't die yet', as translated in the article published by Rocamora. Telling clients to believe in everything you will state is not as easy as controlling a controller-dependent toy. There exists a distinction among people's perceptions. Affected by life circumstances, it is truly not an easy task to convince everyone, especially in the context of the Philippines, in which 5.6 million Filipino families are living in poverty according to the 2022 Listahan 3 survey released by the Department of the Philippines (DSWD). Why would they spend a piece of their hard-earned penny for death? This notion somehow makes sense.

Considering all the concepts discussed, the need for an extensive study that would fill the gap that the previous research of the same field of study had not fully explored, focusing on the persuasive techniques used by today's funeral businesses in convincing Filipino clients for an advance death care planning is deemed necessary. This is what this research aims to unravel.

METHOD

Research Design

This study used a qualitative research design and specifically employed Interpretative Phenomenological Analysis (IPA) in its actualization. This methodological approach "examines in detail how participants are making sense of their personal and social world" (Smith & Osborn, 2007). Between the years 1996 and 2008, there were 294 empirical papers published, indicating the increasing popularity of this methodology. Conceptualized in the mid-1990s, this methodology could be argued to have already assumed a dominant position in qualitative research (Hefferon & Gil-Rodriguez, 2011). With the use of purposive convenience sampling to intentionally select participants based on their fields. In this study, the persuasive techniques of Filipino Death Care Planners will be accessed to give a full understanding of how they persuade their clients in purchasing their offered advanced death care service.

Data Collection

The chosen sales agent of death care planners, who voluntarily agreed to participate in this study, addressed the questions via email and during face-to-face interviews, which also served as the primary method of data collection. The researchers' topic and study will be helped by their answer, which also serves as their foundation. The participants were told the scope and goals of the study by the researchers. Before doing the interview, they were given a consent form to obtain permission and make sure they were voluntarily and sincerely interested in participating. It was made clear in the letter that all the information that was gathered from the participants will only be used for the study.

Research Instrument

In guided questionnaires, they answered 2 interview questions in each Research Question. A total of 4 interview questions.

Data Analysis

After their confirmation, the participants were then asked for a convenient time for when they would be able to provide their answers. The purpose of the inquiry is the reason that the participants are also active employees most of their time being are preoccupied. Moreover, the participants were then given a semi-structured interview guide which is composed of four questions that will extensively suffice the needed information for the researchers. Using the thematic-analysis procedure (Braun & Clarke, 2006), the collected data and transcripts will be repeatedly and carefully read and examined to capture something important about the data and represents some level of patterned response or meaning within the data set. Using Saldaña's (2016) manual coding cycle, In vivo coding were used in first cycle and eclectic and axial coding were used in the second cycle. In vivo coding has also been labeled as "literal coding," "verbatim coding," "inductive coding," "indigenous coding," "natural coding," and "emic coding." In vivo means "in that which is alive" and the code refers as the word or short phrase from the actual language (Strauss, 1987, p. 33). Eclectic coding simply means the combination of the codes in the first cycle. This is actually set to satisfy the need of the need of the study and its data analysis. And the last one is the Axial coding. This method "aims to link categories with subcategories and asks how they are related, and specifies the properties and dimensions of a category (Charmaz, 2014, p. 148).

RESULTS AND DISCUSSION

This paper aims to fill the gap that previous research of the same field of study had not fully explored, focusing on the persuasive techniques used by today's funeral businesses in convincing Filipino clients for an advance death care planning and contribute to the discussion on current literature about death planning, especially in the Philippine context. This particular section discusses the findings drawn based on the research questions formulated that would analyze the language/s used by death care agents, the persuasive techniques used by the agents in convincing clients, and the challenges they encountered while persuading clients.

Language Commonly Used by Death Care Agents in Convincing Clients

Based on the responses of the participants, they usually use multilingual approach in discussing death planning matters with clients, with English being the frequently used language, followed by Filipino, and the own dialect spoken by the clients, depending on where the agent is based.

"Mostly bilingual – English and the own dialect spoken by a client such as Waray, Visayan, and Tagalog." –A1
"Aside from English, we should also use what language is the client comfortable to understand/comprehend to." – A2

As professionals, agents are expected to be flexible when it comes to communicating for it is among businesses' core tenets to attract customers. This is the reason why a professional's language proficiency is always being assessed.

English is by far the most common language used by professionals, even in countries

where English is not an official language. In the context of the Philippines, despite having Filipino as the national language, English is still recognized as an official language of the country due to the fact that the Philippines was once under the rulings of the United States, which had led to Filipinos learning the language and conversing through the use of it in either professional or task-based context. This is reflected as to how Filipino professionals, which includes the death care planners, most often utilize English language in their day-to-day transactions.

"I often adjust my language or pacing based on the client's comfort. With that, I am flexible in discussing matters with clients may it be in English, Filipino, or mixed." –A3

In discussing death planning matters, agents frequently initiate the conversation with the use of the English language. However, evaluating the responses gathered from the participants, majority of the agents stated that they often adjust the language they used based on the client's comfort. Other than English, death planners also use Filipino language to further explain death planning matters with clients. In cases where clients are having difficulty in comprehending what is being uttered by the agents, they shift to using the own dialect in which the clients are comfortable of conversing. Through this multilingualism, agents are able to effectively tackle the concept of advance death planning which contributes to their growing market.

Persuasive Techniques Used by Death Care Agents

The researchers in this study identified four themes that are dominant among the techniques used by death care agents: (1) Appealing to client's emotion, (2) Appealing to facts, (3) Comparing Plan-holders and Non-Plan holders, and (4) Creating an impact unto clients' perspectives.

(1) Appealing to Client's Emotion

Most marketing strategies pursue the goal of convincing people to increase sales. In an article published by Chris Hubble on November 2, 2020, he mentioned that consumer behaviour is driven by consumer emotion. Emotion is a relevant component in decision making. How a customer feel about something is observed to have a huge impact on availing a service or a product than how they think about a purchase. With an emotional appeal, brands will be able to drive desired consumer behaviours, reaching both short-term and long term goals (Hubble, 2020).

In the Philippines, advance death planning is somehow considered as a taboo topic. This is among the reasons why death care agents are challenged on how to convince target clients who are not that open to death talks. With this, agents managed to still pique the interests of their clients through the inclusion of emotional appeal in their marketing strategy. They were able to craft an emotional persuasion strategy so impeccable that the target clients do not even realize that they are being convinced to take a certain action.

"Building rapport with clients matters." –A2

"Rapport-building or emotional connection with them, doing storytelling that invokes their emotions." –A3

However, as admitted by death care agents, they do still encounter some clients whom they had a tough time connecting with emotionally for they are not convinced with just the emotional connection presented. Despite the efficacy of emotional appeal to persuade target

clients, agents do still ensure that along with rapport-building, they should maintain authenticity whenever they are discussing matters with clients. This helps establish credibility and a sense of trust, motivating clients to take action.

(2) *Appealing to Facts*

As previously mentioned, reaching client's emotions and making connection through emotional appeal could sometimes be challenging in cases in which an agent is faced with someone who is not that easy to connect with. Fostering trust with a client is not easy. In a study published by Beatriz Casais and Aline Costa Pereira in 2021, marketing with a mix of emotional and rational or factual appeal can generate more effective attitudes than when these appeals are used separately. This is indeed true as some studies suggest concerns with emotional appeal due to lack of credibility (Hastings, Stead, & Webb, 2004) which would require a reliable information that would support the claim being presented.

"Stating statistics and facts to support my discussion or claims." –A3

"I provide evidences that people have used and benefitted from availing our offer." –A5

After analyzing the responses provided by death care agents, it is noted that along with building emotional connection with their clients, they always make sure to maintain authenticity despite the fact that they are somehow engaged with emotional tone of appeal that could possibly result to an unrealistic and exaggerated messages uttered under the influence of emotions. With this regard, agents usually present factual information that would justify what they are discussing.

Majority of the death care agents prefer stating facts first and provoking connection throughout the discussion. Through this technique, they are able to not just captivate the client's interest but also earn their trust.

(3) *Comparing Plan-holders and Non-Plan Holders*

Comparative advertising is often observed in the competitive environment of the business industry. In recent years, there has been a noticeable surge in the use of comparative advertising by marketers of a wide range of consumer products (Prasad, n.d). Presenting the advantages of availing a product or a service as a form of comparison over those who have not availed such can create an impact unto the customer's decision-making. The effectiveness of this sort of persuasion is influenced by how deeply the potential customer processes the agent's claim and whether there is a cultural tendency towards avoiding uncertainty (Petrovici & Whitelock, 2011).

Aside from appealing to emotions and facts, death care planners also integrate a sort of comparative advertising technique with regards to the benefits and advantages a plan holder acquires over non-plan holders. Through presenting relevant comparison such as the ease and smooth flow of funeral process that the pre-need (plan holders) would get to experience compared to the experience that non-plan holders would possibly face as making funeral arrangement while grieving is just undoubtedly exhausting, agents are able to cause a huge change on how prospects perceive death and advance death planning for a good death.

"Every time we discussed package benefits and compared advantages and disadvantages between the "At-Need" (non-plan holder) and the "Pre-Need" (St. Peter plan holder), I often stick to this technique, I do not know specifically to what type of persuasive technique this one belongs to, but I always present them with significant reasons as to why it is essential to consider an advance death plan." –A4

This technique has proven to be effective by the agents, who were participants of this

study, for they had gain clients who were once not convinced with the concept of death planning.

(4) *Creating an Impact unto Client's Perspective*

Customer, being considered as the soul and foundation of a business' success, is also the most crucial component of a business. Regardless of what industry a particular business belongs to, or what products and services they provide, there are no sales without the presence of the clients. They drive revenues, and without revenues a business could possibly cease to exist. If a business does not consider the perspective of its customers, it is probable that their marketing initiatives will fail (Khan, 2022). This is reflected as to how death care agents values the perspectives of their target clients. It can be observed in the following excerpt.

"As an agent, it is part of my responsibility to make an impact unto a client's perspective especially that advance death planning is not that fully recognized here in the Philippines." –A5

"As an agent, I am expecting such cases to encounter. But, the thing I do whenever I am faced with such situation is I always ensure to build trust and address their concerns through educating them. In my perspective, education and personalization are the keys to overcome challenge when dealing with clients who are hesitant to take part in advance death planning." –A5

With death planning being a sensitive topic that many are not open to talk about, agents are faced with a challenge of how they can create a huge impact unto the way prospects perceive the concept of planning for one's death. Every customer is entitled to his or her perceptions, just like every one of us are. Changing one's outlook about something is not an easy task. Perceptions are influenced by several factors, it could be based on information available about the subject, some are authenticated and influenced by their own experiences, and rest are pure perceptions (Dhillon, n.d.). Despite this, death care agents are able to rise above the challenge as they come up with persuasive techniques incorporated in their marketing strategy that they consider effective for it had caused a major shift as to how their prospects once view death planning, who are now part of their customer base.

As provided by the agents, when it comes to pure perceptions, they backed up their discussion with factual information (appeal to facts) regarding the service they offer. On the other hand, if the perception arises from one's personal experience, which seems to be way harder than the previous case, agents spends time listening to the viewpoint of the clients to identify the circumstances under which their perceptions were developed. After sorting every information presented by clients, agents provide evidences and solutions offered by the service coupled with few testimonials from loyal clients and client referrals. Through the techniques presented, death care agents were able to instil unto their clients' mind the terms "reconsider".

Challenges Encountered in Persuading Clients

The participants were likewise asked about their views regarding the challenges they encounter in persuading their target clients. There were four major themes that arouse based on their responses: (1) Financial incapacity hinders people for availing death planning, (2) Not part of clients' priorities, and (3) Death planning violates their traditional belief.

(1) *Financial Incapacity hinders people from Availing Death Planning*

The participants disclosed that one of the main reasons for encountering rejection in offering advance death planning service is the inability in financial aspect of consumers. They revealed that some of their target clients don't possess the financial capability of acquiring their offered

monthly insurance. Through these behavioural responses, we can claim that being financially literate is really a big challenge among many Filipinos (Pagaduan, 2020). The following responses highlighted these insights.

*One of the most prevalent is having financial constraints. Some consumers are not financially capable to make the monthly insurance premium.
The only hindrance why they do not avail of the death plan is because of the money.*

Moreover, this just concludes that most Filipinos are not yet ready in hearing this somehow considered as delicate topic which is unfortunate, knowing that this can be a huge aid for their future planning and ensuring a “good death” (Carr, 2003).

(2) *Not Part of Clients’ Priorities*

Priorities delivers a significant purpose in our lives where it helps keep things organized and give a sense of accomplishment throughout hard times (Rebecca, 2020). Setting priorities is as same as listing a set of things that are essential in our day to day lives, where most Filipinos don’t yet consider death planning among their top priorities in life which is very common for our society today. The following excerpts shows these insights.

*Death care planning is considered as not one of the basic needs of people. Most of them will often say, not their priority.
This is where the battle between present versus future priorities clashes since matters about the future does not concern them anymore because, for them, they are not the ones who will benefit from death care planning.*

It can be deduced from the response above that the majority of Filipinos are still illiterate in knowing the purpose of considering advance death planning where it is also can be one of basic essentials in our everyday lives. However, entailing this type of sensitive topic is not an easy thing to consider as how it is perceived in the eyes of the community.

(3) *Death Planning Violates their Traditional Belief*

The participants have also mentioned that the clients are being quail and reluctant on the idea of advance death planning and most are inclined on traditional practices rather. In Philippines, people are gathered at the funeral home or at the house of the deceased to pay their respects. They do not want to be invited to the home of the bereaved, but instead, they find their way to such homes to fulfil a cultural expectation (Yu, 2009). However, convincing them to change their old beliefs is as tough as trying to change their view on life, but this doesn’t stop the participants from persuading them openly. This was revealed in following extract.

Some of these barriers are their traditional belief that topics about death are cringe to talk about, others would say that they still need to consult with their partners, parents, or any family member, and lastly their priorities or what matters to them more.

Persuading them through listening to their perspectives and trying to allow themselves invert their view on old practices and death itself, even the ones who are opposed, also allows the participants or agents discuss death planning and convinced them thoroughly.

CONCLUSION

As discussed in the findings, whom from the perceptions of the few respondents, we can say that the persuasive techniques they used is somehow effective in getting clients by building a

relationship with them and giving facts. It is observed that they used English language aside from their own dialects to communicate with the clients. And it seems that connecting to the clients is not enough so they used facts. They used to compare the plan holders and non-plan holders so that they could compare the advantages. It indicates that aside from the techniques they used, they are creating an impact unto the clients perspective. The use of this techniques is really helpful to the agents to avail the life plan they are introducing. Despite their encounter to the clients that is not open about this topic, they somehow succeed to persuade them by using this techniques. Furthermore, in this study, it is concluded that the techniques they used is effective to persuade the clients in availing life plan. As we all know that death talks is not that open to the Philippines, they somehow succeed to influence clients perspective. It is usually started in building relationship and trust with the clients and the others will follow. Future researchers, may include more respondents in their study to be more certain. They can include some issues that is not present in the study.

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