



Four Ways Today's Digital Technology Can Help You Better Serve Your Families – And Grow Your Business

By Bill Williams, Jr., President & CEO, FSI

Death care professionals will need to embrace digital technology in 2021 to meet the changing needs of families in a post-pandemic world. Funeral and cemetery operators doing business the old-fashioned way – manually processing printed documents and operating outdated websites, for example – will be at a distinct disadvantage and risk losing business to more tech-savvy competitors.

It's common knowledge that the death care profession has been slow to adopt new technology.

While many funeral directors and cemeterians see value in new digital tools, they remain suspicious about the return on investment when traditional methods have worked for decades. To thrive in the years and decades ahead, we as a profession need to change that way of thinking; as millennials and other younger generations begin to plan for their aging parents and loved ones, they will expect a certain level of digitization and the convenience that comes with it.

Global information technology

(IT) spending is expected to total \$3.9 trillion in 2021, a 6% increase from last year, according to tech research firm Gartner Worldwide. In its report "Top Priorities for IT: Leadership Vision for 2021," Gartner said businesses are "investing in IT in a manner consistent with their expectations for growth, not their current revenue levels."

The FSI team wholeheartedly agrees with that reasoning. These days, growing and maintaining

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sustainability requires investment in digital technology. This is why we continuously upgrade and offer new and enhanced features to PRISM, our online trust recordkeeping and administration services platform, because we believe death care firms need new and better tools, resources, and real-time information so they can better serve consumers in an increasingly digital environment.

For the rest of 2021 and beyond, it will be crucial that funeral directors and cemeterians find ways to meet changing consumer behavior. Here are four opportunities where technology can have a major impact on your firm and will continue to affect the death care industry as a whole.

1. Go mobile: is your website optimized for smartphone viewing?

A mobile-friendly website is no longer a nice-to-have feature – it is a must have. People spend on average five hours per day on their smartphone. Statista estimates that nearly half (51%) of all web traffic comes from mobile devices. Here's another telling statistic: 57% of online users say they won't recommend a business with a poorly designed mobile website.

Consumers increasingly rely on their smartphones to find and research products and services, including funeral arrangements. Research from The Foresight

Companies, for example, found that 75% of consumers want access to pricing online and 52% said they will only do business with firms that offer online pricing. If your company's website is not mobile-friendly, you risk losing business to a competitor who is making it easy for smartphone users to review and buy funeral services and products.

2. Provide consumers with plenty of electronic payment options.

Online purchasing of all goods and services continues to surge annually at double-digit rates. Market research firm eMarketer estimates that 2020 online sales totaled \$4.3 trillion, an increase of 28% from 2019. The company forecasts that e-commerce sales will climb another 20% annually this year and next.

To meet the growing demand, death care professionals will need to provide families with flexible and convenient online payment choices. Lack of options is often a primary reason that customers abandon a purchase. In addition to accepting all major credit and debit cards, funeral operators should also consider allowing alternative electronic payments, such as e-checks, mobile payments and ACHs. Online transactions are immediately confirmed so you have access to the funds – and you don't risk having paper checks bounce due to insufficient funds.

3. Improve employee productivity and increase time spent serving families.

Taking care of families in your community is job one in the death care industry. That's why you want employees spending more time with families and less time on administrative work. Unfortunately, we see too often that staff are bogged down in mundane back-office work, such as preneed contract administration.

Research by Smartsheet found that more than 40% of employees spend around a quarter of their workweek performing repetitive and manual tasks, such as data collection and data entry. Smartsheet also found that about 60% of employees said they could save six or more hours a week – nearly a full workday – if repetitive aspects of their jobs could be automated.

When implemented correctly, new technology can eliminate or expedite many administrative tasks. It can also speed up more important parts of the business, such as reviewing and updating contracts and related agreements, data collection and entry, and client and vendor approvals. By making back-office administration more efficient, funeral directors and cemeterians will have more time to spend serving their families and community members.

4. Reduce clerical errors and enhance compliance

Let's face it. Because funeral directors and cemeterians are so focused on taking care of families, it is easy to overlook a single critical document among the seemingly mountains of paperwork that must be processed properly and in a timely manner. But careful management of contracts and related documents is essential to avoid unwanted visits from state regulators – and potentially costly fines and financial errors.

New technology can provide death care professionals with much-needed digital tools that can automate many processes. Smart contracts using new software platforms can be quickly created and tailored to meet client needs. The old-fashioned way of creating and managing handwritten

contracts increases the probability of human error and compliance risk. Your firm can become non-compliant by making a data input error in calculating funeral service fees or simply missing a required deposit deadline. The latest digital tools can significantly mitigate those risks.

Digital technology has the potential to provide your families with an exceptional user experience and dramatically improve back-office operations. Real-time digital tools can ensure you are meeting the

expectations of your families so you can be fully present and there for them at their time of need or when they begin their end-of-life planning.



ABOUT THE AUTHOR

Bill Williams Jr. is president and CEO of Funeral Services Inc., which specializes in the administration and recordkeeping of funeral and cemetery trusts and preneed programs and is the industry leader in bringing technology solutions to its clients.



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Distance Selling via Technology – What’s Legal and What’s Not

By Wendy Russell Wiener, Esq. and Lauren R. Pettine, Esq., WRW Legal, PLLC

The COVID-19 pandemic has prompted a shift in the way funeral arrangements are made. With the lack of face-to-face contact, using digital alternatives like Zoom, Google Meets, Microsoft Teams, and web-based arrangements have been vital to protecting consumers and death care staff from unnecessary face-to-face contact while providing a meaningful way to arrange a funeral.

Funeral directors are given specific instructions on what activities are considered the practice of funeral directing, and therefore requiring a funeral director’s license, via Section 497.372, Florida Statutes. Activities like selling or offering, planning or arranging, making, negotiating, or completing funeral plans and services are considered the practice of funeral directing. Only licensed funeral directors can do those things.

So much more goes into the arrangement of a funeral than those things. However, the law is slow to change and has not caught up with the technological conveniences of long distance sales as they relate to the practice of funeral directing. As a result, automated responses, email communications and website quote flows are not contemplated by the list provided in the law. Websites programmed to offer a consumer an at-need funeral purchase without interaction from a licensed funeral director push such transactions into a gray area.

Below is a list of activities that licensed and unlicensed individuals can engage in when dealing with



an at-need arrangement. Note that the act of selling preneed contracts is excluded from the definition of funeral directing, so this list does not apply in the preneed context.

Unlicensed personnel may:

- Accept calls
- Identify who the funeral arrangement is for
- Gather information such as decedent name, date of death, current location, weight, caller name, caller contact information
- Verify purchaser details
- Collect payment from purchaser
- Arrange ancillary services
- Send confirmation notices such as decedent pickup, dispatch emails, “in our care” notifications, estimated time of delivery from crematories, and hand delivery notices

Only a licensed funeral director may:

- Engage in the funeral arrangement process by assisting with or guiding selections
- Provide advice regarding funeral plans
- Interact with EDRS

Ultimately, the funeral director in charge is responsible for the activities that occur in a funeral home. The funeral director in charge will have his or her license held responsible for the activities of the funeral home and should provide active oversight of activities engaged in by unlicensed funeral establishment employees.



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