The Study of Thai Millennial Attitude toward End-of-Life Planning, Opportunity of Service Design Development

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Abstract— Millions of young people around the world have been affected by COVID-19 to their psychological and social effects. Millennials' stresses have been shaped by a few global issues, including climate change, political instability, and financial crisis. In particular, the spread of COVID-19 has become laying psychological and socioeconomic scars on them. When end-of-life planning turns into more widely discussed, the stigma and taboos around this issue are greatly lessened. End-of-life planning is defined as a future life plan, such as financial, legacy, funeral, and memorial planning. This plan would help millennials to discover the value and meaning of life. This study explores the attitudes of Thai Millennials toward end-of-life planning as a new normal awareness of life to initiate a service design concept to fit with their value and meaning. The study conducts an in-depth interview with 12 potential participants who have awareness or action on the plan. The framework of the customer journey map is used to analyze the responses to examine trigger points, barriers, beliefs, and expectations. The findings pointed to a service concept that is suggested for a new end-of-life planning service that is suited to Thai Millennials in 4 different groups, which are

1. Social-Conscious as a socially aware who to donate time and riches to make the world and society a better place, their end-of-life planning value is inspired by the social impact of giving something or some action that they will be able to do after life or during life which provides a variety of choice based on their preference to give to society

2. Life Fulfillment who make a life goal for themselves and attempt to achieve it before the time comes to their value will be to inspire life value with a customized plan and provide guidance to suggest

3. Prevention of the After-Death Effect who want to plan to avoid the effects of their death as patriarch, head of the family, and anchor of someone, so they want to have a plan that brings confidence and feel relief while they are still alive and they want to find some reliable service that they can leave the death will or asset,

and 4. No Guilty Planning who plan for when they wish to be worry-free as a self-responsible, they want to have the plan which is easy to understand and easy to access.

The overall finding of the study is to understand the service concept of end-of-life planning which to improve knowledge of significant life worth rather than death planning, encouraging people to reassess their lives in a positive way, leading to higher self-esteem and intrinsic motivation for this generation in this time of global crisis.

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I. INTRODUCTION

IN 2019-2022 the total number of recorded deaths from COVID-19 rose to 6 million people around the world. The coronavirus has affected the way we grieve in recent years [1], limiting attendance at funerals or pushing people to social media. Simultaneously, it's causing live people to talk about death. In recent years, internet media outlets have increasingly sparked concerns about death-related discussion groups. Since the beginning of the pandemic in Thailand, we've seen an increase in interest, including in advance care planning content, as the severity of the pandemic forces people to consider what would happen if they became so sick that they couldn't communicate their wishes for treatment or a good death. Discussing and arranging end-of-life choices can be useful, and it is generally believed that the optimum time to do so is when individuals are well.

The global crisis has pushed millennials to a crossroads in their lives, as they enter their quarter life, the stage of life when they begin to become adults and start families. Some of them commit themselves, while others lose the ones, they love the most. Millennials have a different perspective than previous generations, preferring to live their own lives, not having children, and having the rights to live or die. They're more versatile and less constrained by tradition. Millennials are a thrifty generation that appreciate comparing prices and recognize the need of planning ahead of time to prevent hasty, emotional decisions and unanticipated circumstances. They try to avoid doing things the same way they've always done them, especially now that social media has removed many of the taboos associated with death. There's a movement known as "death positivity," which has some millennials talking about funeral preparations and wills even while they're healthy.

Death planning services, which assist clients in planning funerals, disposing of remains, and processing sorrow, were in high demand during this time period. Millennials have become more anxious about their death after COVID-19, are more open to discussing it, and are more likely to be grieving or know someone who is. We can feel a little more control over life's greatest uncertainty when we can personalize our deaths the same way we personalize our weddings and clothes.

"End of life planning" is an action that has evolved over time to become a trend, an advanced plan to achieve ego integrity at the last stage of their lives. As the "end-of-life planning" service and process continue to evolve in a variety of ways and features,

The key questions are: what are the cultural perceptions of death and advanced death planning?

What are the forces that shape Millennial attitudes and beliefs around death and death planning? And how does the "end of life planning" solution suit the millennial perspective in contemporary society?

The purpose of this study is to explore the attitude of end-of-life planning within Thai millennials as a new awareness of the value of life and death and to get an idea of a service solution for them.

II. SCOPE OF STUDY

A. Scope of Study

This proposal is designed to understand the attitude to end-of-life planning service in the contemporary society which will focus on qualitative focus group interview with 12 Thai Millennials that do not have any severe physical and mental illness participants (born in 1981-1996) with open mind of perspective for discussion of end-of-life planning. After that will get the insight, trend, and service opportunities to do the service design testing.

B. Research Outcome

This study aims to establish a new service solution of an end-of-life planning for Thai Millennials as driven by the current evidence of the COVID-19 pandemic situation impact on people's awareness, consideration, and action of advance end of life planning.

C. Limitation Of Research

To determine the scope of this thesis, various constraints and limitations are defined with the goal in mind. First, the study is limited to sampling group of millennials in Bangkok, Thailand, which can be viewed as a delimitation as well as a limitation. With only a few cases or perhaps a single case, it should be possible to generalize from a qualitative study. Due to time constraints, restricted accessible of COVID-19 situation, and the sensitivity of the research issues, it was also necessary to concentrate just on these groups who could most easily access the data gathering session.

In general, the sample group of millennials in Bangkok, Thailand who interest and open minded in end-of-life planning within time limitation and the topic accessibility, with sensitivity issue for not all millennial will get survey implies that most elements of this study were prepared for the ethical research review procedure over 4 months, resulting in delayed access to primary data in accordance with the thesis project timeline. The study's available labor hours were confined by one person's working capabilities because the researcher was working alone. The researcher's capacity to travel for interviews or invest much in data gathering or analysis for the thesis project is limited because this study is funded only by the researcher's own limited budget.

All of these points are significant link between the context's consequences, but it also enables for a qualitative in-depth data examination of the phenomenon.

D. Ethical Review

The ethics of the planning, conduct, and reporting of research that should protect human and animal subjects.

Talking about death and end-of-life planning may influence mental health in persons who have faced these concerns, and it is also a personal issue that few people in this society will bring up in public. The effect of the interviewing session and the privacy of participants' personal information must be protected by participant consent, which must be approved by the KMUTT Institutional Review Board. For the ethical review process the researcher and advisor need to certified research ethical from CITI program (The Collaborative Institutional Training Initiative) or KMUTT ethical research training. The research need to prepare the research structure including survey and qualitative questionnaire to KMUTT Institutional Review Board to review the study and questionnaire to approve that this study will not influence mental health to participants.

Within KMUTT Institutional Review Board also reviewed and gave the feedback to researcher to ask for copyright of PHQ-9 (screening and monitoring test for depression) in Thai version from Faculty of Medicine Ramathibodi Hospital, Mahidol University that researcher use to screen participant before interview and also conduct interview with university psychotherapist to prepare for unpredictable situation during interview or find if participant need supported or cured from expert.

III. LITERATURE REVIEW

A. Death Awareness and Death Perspective Movement

We're all preoccupied with the everyday balancing act of existence at ordinary times. Our days are packed with their own reassuring responsibilities. We concentrate on what is immediately in front of us, such as job or family obligations. It's no surprise that it's difficult to find time to consider the major concerns of life in everyday existence. We have a natural aversion to thinking about and discussing death. We naturally avoid discussing end-of-life issues because of the huge emotional weight they carry, and Thai cultural beliefs and social mores around death make it even more difficult.

According to a recent study by the Thailand Development Research Institute (TDRI) on "Public Awareness and Attitudes about Palliative Care in Thailand," more than 75% of Thais are unaware that palliative care is provided for dying patients. Furthermore, **79% had never heard of a "living will,"** which is a written directive established ahead of time to refuse life-prolonging medical treatment.

Most Thais refuse to prepare themselves for a good death since death remains a taboo subject in Thai culture. Even if one is not terrified of death, bringing it up is regarded a bad omen. Suggestions for the impending death of a family

member with chronic or serious sickness are deemed blasphemy, making that person openly disrespectful in the eyes of others. [2]
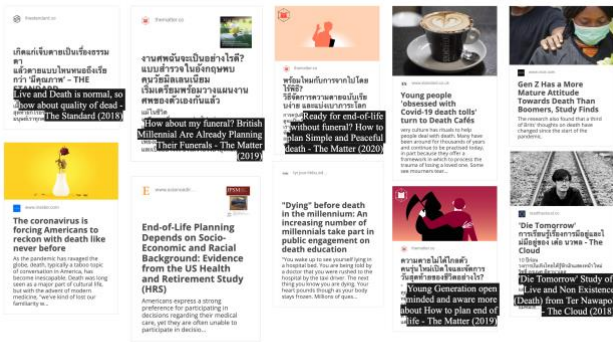

Fig. 1 Death Positive Content in social media

In the digitalized world we can search and see information in just one click so individuals are reconsidering how we care for people at the end of their lives these days, aware that it may go either way. From the growth of joyous "living funerals" to the comeback of creative house funerals, funerals are becoming less gloomily conventional and funereal and more genuinely personal. People are becoming more interested in alternative wisdom and practices relating to death from civilizations all around the world.

While older generations are more likely to get COVID-19, one-third of Gen Z and Millennials report worsening psychological and mental health throughout the pandemic. Additionally, stress is intensified, and individuals are either increasing or are not being properly controlled. Many people are hurting tremendously, and resilience is not a given. The lasting and hidden consequences of COVID-19's implications for physical and mental health are still developing. [3]

Fig. 2 Chart of COVID-19 changed Millennials' anxious.[4]

B. Millennial Generation Background

As the next generation of consumers, who were born between 1981 and 1997, or millennials, are positioned to become an increasingly significant target market for asset managers. For more than a decade, the Pew Research Center has been researching the Millennial generation. The oldest Millennials have long already reached maturity, completed before today's youngest millennials also were born. [5]

As millennials are facing as they go into the future of investing. Moreover, a quarter of the population in Thailand is a millennial, and by 2025, they will make up half of the labor force.
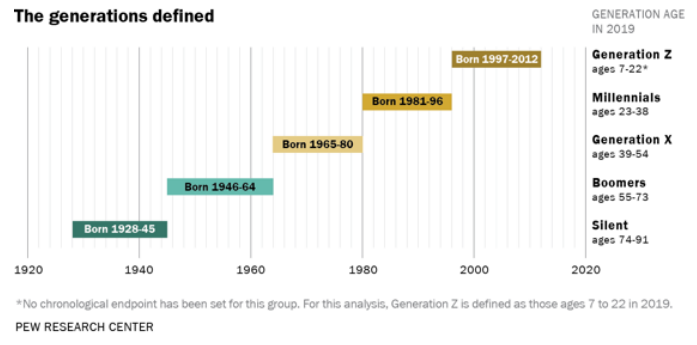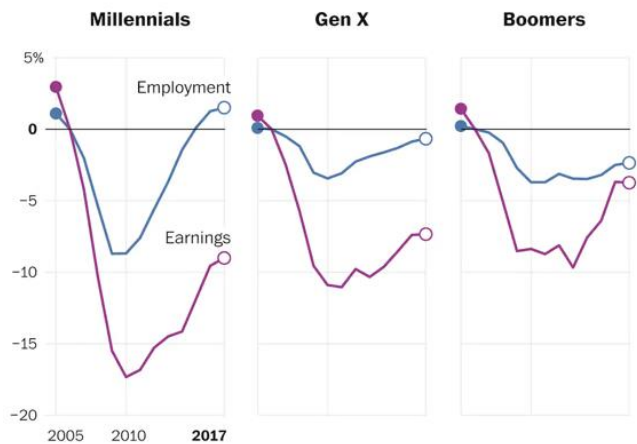

Fig. 3 The Generations Defined [6]

Due to COVID-19, millennials are feeling financial instability. Due to education and personal debt, this generation has already put off important life transitions including home purchases, medical procedures, having children, and professional shifts. It is not yet known if the epidemic will cause these choices to be further delayed.

Considering regional variations in the length of the Great Recession, Census Bureau economist Kevin Rinz estimated that while millennial employment rebounded from the Great Recession within a decade, millennial incomes never did. [7]

Fig. 4 The Great Recession effect on employment and earnings. [7]

The Covid-19 pandemic has made the future made less clear for older millennials who want to start or extend their families.

According to a recent poll done by The Harris Poll, around a fifth of older millennials believe the epidemic has caused them to delay having children. A total of 1,000 Americans aged 33 to 40 took part in the poll. Some people choose not to have children at all. According to the Harris study, about 19 percent of older millennials have opted not to have a kid or further children at this moment because of the epidemic.

When compared to prior generations, millennials are by far the most varied generation. A more racially and ethnically diverse generation than any before it, millennials were brought to the United States in significant waves in the 1980s and 1990s, particularly from Latin America and Asia [8]

It was clear that Millennials are becoming increasingly concerned about the social impact of their actions, and they are motivated to make a difference while utilizing and growing their existing abilities and expanding their networks. In this sense, the term "philanthropist" is expanding beyond its original definition of rich individuals and established corporate or family foundations to cover a diverse group of people from many backgrounds who share a desire to make a difference in their society. [9]

C. Existing End-of-life Planning Services

Before the pandemic, end-of-life start-ups that help clients plan funerals, dispose of remaining objects and grieve had experienced steady to moderate growth. Since COVID-19, the funeral ceremony has changed. Millennials are newly anxious about their mortality, increasingly comfortable talking about it, and more likely to be grieving or know someone who is. Also, this has driven conversation across social media, and spurred interest in "advanced planning" content, event, and social media space to discuss end-of-life positivity and how ideal funerals are responding to the coronavirus and increased traffic to end-of-life content in Thailand.

In the Thai context, End-of-life planning services in a pandemic situation emphasize the benefits of simplicity and convenience. When it comes to End-of-Life planning services, it might refer to funeral services, with various expenses. The cost of a funeral in Thailand presently ranges from 10,000 baht to more than 100,000 baht.

Following the COVID-19 crisis, the worldwide market for Death Care Services, which was anticipated to be worth US$115.4 billion in 2020, is expected to increase at a CAGR of **4.8 percent to reach US$152.8 billion by 2026**. One of the report's sectors, Funeral Homes & Funeral Services, is expected to increase at a 4.6 percent CAGR to reach US$103.5 billion by the conclusion of the research period. In the year 2021, the US Death Care Services industry is expected to be worth $41.5 billion. US currently owns 33.92 percent of the global market. The second-largest economy in the world, China, is predicted to grow at a compound annual growth rate of 6.2 percent over the course of the research period to reach an estimated market size of US$18 billion in 2026. Two more significant regional markets are Japan and Canada, with growth projections of 3.8% and 4.9%, respectively, throughout the course of the study. Germany is expected to develop at a CAGR of around 4% in Europe, while the rest of the European market (as defined in the study) will reach US$19.1 billion by the conclusion of the analysis period. [10]

In 2021, end-of-life start-up businesses appeared in a variety of forms and services. People are more aware of sustainability problems such as environmental friendliness and simplicity, and they have decreased needless ceremonies as well as designed their own funeral ceremonies.

After the COVID-19 pandemic, death awareness has become a trend not only for palliative care services or the elderly, but it has been widely mentioned in the whole society because everyone will be aware of it. get this status at any time. Talking about death in a positive sense among millennials who do not have a strict religion, believe in, or follow the social norm about death as a taboo opens positivity. The polarity of death to the end-of-life plan. As the new generation of lone residents, modern householders, and philanthropic citizens, they have become the largest consumer group with growing purchasing power in the country. They have also disrupted consumer behavior through their diversity aspect. Designing a service requires understanding what they need, coming up with ideas, and solving their pain points and value in each aspect.

IV. METHODOLOGY

The researcher developed screening questions and an in-depth questionnaire based on the journey map about end-of-life by having a psychotherapist from KMUTT approve the research screening questions and in-depth questionnaire, stating that they will not affect or provoke participants' mental health and that PHQ-9 will be used as a screening tool for people who do not have depression (testing score less than 19).

If the participant is uncomfortable with the session, they can tell the interviewer right away, and the interviewer can contact a psychotherapist right away to provide them with mental health care if they need it. They can also refuse to answer a question that they are uncomfortable with, and they can end the session at any time by following the ethical research guidelines.
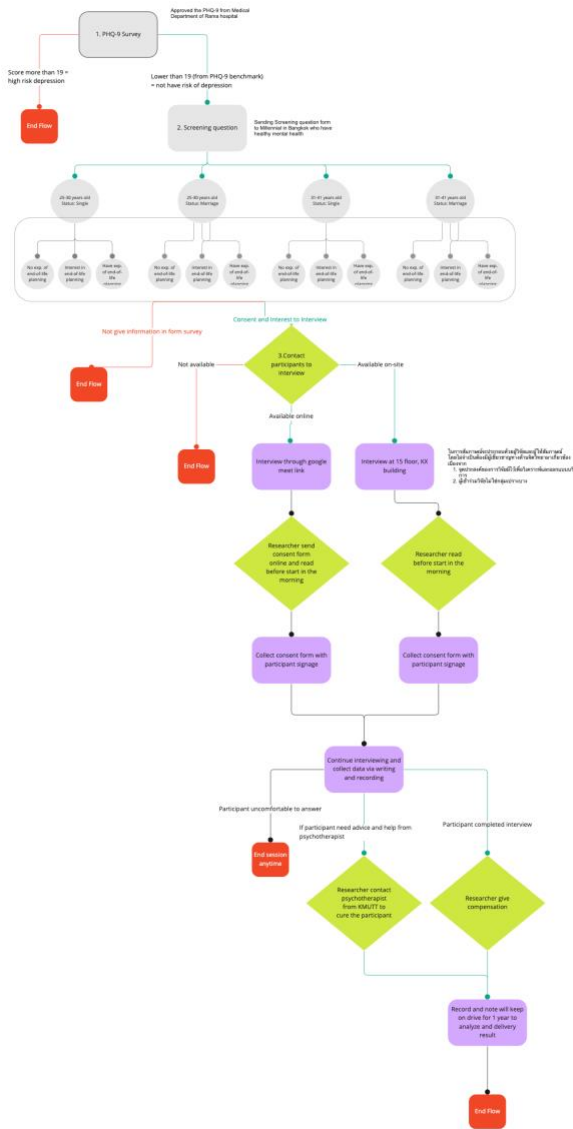
Fig. 6 Diagram of interview method

This is a qualitative study using semi-structured, in-depth interviews to explore participants talking about an attitude toward end-of-life. Using semi-structured interviews as a method is based on the understanding participants' life experiences are essential in understanding end-of-life planning.

The study recruited participants by using a screening question online form and sending it to Thai Millennials in Bangkok (born 1981-1997) who were open-minded in talking about end-of-life planning and death with good mental and physical health.

The screening question will be after participants take the PHQ-9 test and input score and if their score is less than 19 they will be allowed to do the questionnaire.

After getting respondents from screening questions, the researcher plan selection was chosen because of the opportunity to include participants who had various mindsets, including end-of-life planning attitudes and action. In the period May 2022 – June 2022 a total of 12 respondents with various life status and age groups following from Freddie Mac consumer personas research participated in the study. [12]

TABLE I
PARTICIPANT LIST

Group/ Participant	Gender	Age (years old)	Believe	Action Plan
Independent Young Singles (24-30)				
Participant 1	Female	25	No Religion	Action (Will and Diary)
Participant 2	Male	27	Buddhism	No experience
Participant 3	Female	28	Buddhism	Action (Good Folder)
Young Family (24-30)				
Participant 4	Male	28	No Religion	Aware / Interest
Participant 5	Female	29	Buddhism	Aware / Interest
Participant 6	Male	30	Buddhism	No experience
Mature Non-Affluent Socialite Singles (30+)				
Participant 7	Female	35	Buddhism	Aware / Interest
Participant 8	Male	32	No Religion	No experience
Participant 9	Other	31	Buddhism	No experience
Mature Affluent Family and/or Kids (30+)				
Participant 10	Male	36	No Religion	Action (Life Insurance)
Participant 11	Female	33	Buddhism	Action (Financial Projection)
Participant 12	Male	38	Buddhism	Aware / Interest

The research questionnaire contained the content of the life experience and attitude toward end-of-life and end-of-life planning, the existing service solution for end-of-life and the ideal service solution for end-of-life in their mind.

TABLE 2
IN-DEPTH INTERVIEW QUESTION LIST (TRANSLATE FROM THE THAI LANGUAGE

Life Experience	Introducing self and life stage now
	What's your lifestyle?
	What's your life plan?
	How your life perspective or life expectation
Attitude and understanding about end-of-life planning	What's your understanding about euthanasia?(Right to Die with Dignity)
	What's your perspective toward this right?
	What if this right is legalized in Thailand?

	In your opinion, What's end-of-life planning?
	What's your end-of-life planning and how?
	What is your value of your end-of-life planning
Existing of End-of-life service	If time comes, how important of each task you want to manage. A.Personal asset B.Digital asset C.Social media account and digital account D.Body E.Work and biography F.Family and people-living thing surrounded
	How do you manage these 6 things by ownself?
	What is your proper time to manage or prepare?
Idea of End-of-life planning	If you can design your own service or solution of end-of-life planning, what would it be?
	If you have this, will it make your life better or will it change your life?
Other Attitude toward end-of-life planning	Have your friends or family talked about end-of-life planning?
	Can you define your end-of-life planning style?

The KMUTT Institutional Review Board. approved the study research (KMUTT-IRB-COA-2022-029) by Data storage was handled as necessary. The Declaration of Helsinki was also implemented, and the participants received both verbal and written information regarding the research and their involvement. [11] They gave their approval when the interview was set and before it started, and they were assured of anonymity and privacy. When asked about end-of-life difficulties, the participants were in a vulnerable position because the topic is rarely discussed in public. It is vital to highlight that the participants may not have previously discussed end-of-life planning. Before doing screening question with online from survey the participants need to have PHQ-9 testing result score less than 19 which mean they have no any depression risk which this PHQ-9 test link from Rama hospital [13] that researcher got approve from will from Faculty of Medicine Ramathibodi Hospital to use this test before screen the participants to attend in-dept interview. Furthermore, if participants were uncomfortable with the questioning, it was deemed unethical. Unless the individual addressed it, the interviewer did not use the phrases 'death' or 'dying.'

V. RESULT

Three themes emerged from the analysis of the study findings in part of attitude toward end-of-life planning and the notion of end-of-life planning solution among 12 participants. The participants' attitudes regarding life, death, and end-of-life planning, as well as their comprehension of end-of-life planning and advance preparation in general, are the first finding. The second discusses the participants' end-of-life planning solution and the value of this service model. Lastly is about the group of service types based on existing service mapping with participants' opinion.

Finding 1: End of life planning attitude.

The findings revealed that 12 participants' attitudes toward end-of-life planning fall into four distinct patterns, based on their perceptions of end-of-life planning as a tool in two different ways and the goal of end-of-life planning in two other aspects.

The perceptions of end-of-life planning as a tool

Found that participant giving the opinion of end-of-life planning as a tool in two different ideas from the question that interviewer ask about "What's your end-of-life planning and how?" with the question that ask the end-of-life planning in personal perspective which that can be any stage of planning that help participant to live and died well.

- Tool to set goal for the life

End-of-life planning, according to 5 out of 12 participants, is a tool for generating a list for a life plan and how to carry it out before death. End-of-life planning is viewed as a goal setter or life checklist by millennials who are self-sufficient and do not rely on family or love.

- Tool to prevent uncontrollable from life situation

7 out of 12 participants see end-of-life planning is to prevent uncontrollable life, participants think that within today's social situation such as COVID-19 or The death of Thai actress "Tangmo" in February 2022 that have a lot of unpredictable situation happened to them that they need to plan ahead to control and list out everything before they can't do by themselves especially the participants who have family or be the householder role who taking care of partner or family members.

The aspect of end-of-life planning for someone.

The planning before death question and answer it's from the participant who both independent and family lover within the question from interviewer that "What is your value of your end-of-life planning" lead participant to answer what the personal value point of end-of-life is planning likely to get answer of planning for own self and planning for someone.

- Planning for Own self

From 9 out of 12 participants think that planning is for the personal guilt free, worry free and see as the self-responsibility or the to do what they want. Some of participants especially the independent participants, plan for own self to make they relief, and fulfilled.

- Planning for Others

End-of-life planning is viewed as a way for 3 out of 12 participants who are householders or must care for their family to give back something they can't bring with them when they die to someone else, or to avoid causing problems for others (family) when they can't be there. For example

After gathering information from interview and grouping in the idea of planning as a tool and planning for someone or self, research try to map the planning perception matrix in to 4 group from combination of different aspect.

Fig. 7 The group of attitudes toward end-of-life planning

Following from this diagram that research map the group of people among value and purpose found 4 group of people who have end-of-life planning attitude in different ways

- Social-Conscious

As a socially aware millennial generation, we want to donate our time and riches to make the world and society a better place, and we will establish our life goals for others.

- Life Fulfillment

To make a life goal for themselves, such as what they want to do or who they want to be, and to attempt to achieve it before the time comes.

- Prevention of the After-Death Effect

They want to plan to avoid the effects of their death as patriarch, head of family, and anchor of someone.

- No Guilty Planning

To plan for when they wish to be worry-free as a self-responsible and not guilty to something or someone.

These 4 groups of people also have value and need of end-of-life planning in different ways so they came up with finding 2 that the researcher will discuss the participants' end-of-life planning solution and the value of this service business model.

Finding 2: Value and need of the end-of-life planning solution

From the question that **"If you could design your own service or solution of end-of-life planning, what would it be?"** and **"If you have this, will it make your life better or will it change your life?"**

We discovered that participants believe end-of-life planning should be a basic part of their lives, and that because it is such a personal topic, the service should make them feel comfortable using it and knowledgeable enough to comprehend how unique everyone is. End-of-life planning can follow the same pattern of consultant, planner, and helper among four distinct categories of participants, but there are still differences in terms of trigger points and critical values. After separating the findings into service characteristic values in each group, we can sum up the value in terms of Maslow's hierarchy of needs to offer a key message between the millennial generation and new end-of-life planning solutions.

From the finding of type of people according to the attitude toward end-of-life planning also find that people in different groups have different values and needs.

In general, the idea behind end-of-life planning is that a planner or assistant provides consultation and customizes the service based on the asset or task that they want to manage or complete after they pass away, and that once they pass away, this service will be involved and complete the task for them. So, in terms of service model, the same as to explore variations of plan that work with other service providers and the government to register to receive the plan on time, and then the service provider will assist the client in clearing tasks and contacting the trust person

Life fulfillment is the group that makes a life goal for themselves, such as something they want to do or who they want to be, and to attempt to achieve and finish it before the time comes.

Key value will be to inspire life value with customized plan and provide guidance to suggest.

From the pain point that participant feel don't have the idea of life and end-of-life can bring benefit to them yet.

The diagram will show the general service journey of end-of-life planning plus the touch point of the Life fulfillment group which are blue boxes and green is the point that the user will do or tell others.

Fig. 8 Life fulfillment Service Characteristics

As a **socially conscious** millennial generation, their life objective is to offer their time and resources to make the world and society a better place. So, the Key value will be Inspired by the social impact of giving something or some action that they will be able to do after life or during life which provide a variety of choice based on their preference to give.

The diagram of Socially conscious groups will need to come up with a range of ways to give back or take action that has a positive influence on society that they can do, as well as having someone to help them with paperwork or paperwork. They also aim to inform or inspire others about this service, increasing the value of social consciousness.

Fig. 9 Social-conscious Service Characteristics

After death effect prevention, who concern more in their family or the loved one that will get affected from their death they want to have a plan that brings confidence and feel relief while they are still alive, and they want to find some reliable service that they can leave the death will or asset.

The key value is to give a sense of security and controllable for them to adjust or customize their plan and the touchpoint is to update plan and task help with asset management and other contract points. Also, this group of people are more open minded to talk with family or loved one about end-of-life

planning because they think it is the normal thing to do and to discuss.

The plan characteristic of this group is to help them custom plan, update status and help to contact or communicate with family members or loved ones for some who have never talked about this issue before.

Fig. 10 After Death Effect Prevention Service Characteristics

The **No guilty group** is to plan for when they wish to be worry-free as a self-responsible and not guilty to something or someone. They also think that it's nice to have this service, but it is for prevention and to make them live without stress. But when talking about plan it seem so far for, they daily basis so they want to have the plan which it easy to understand and easy to access.

Key value of the service for no guilty planning is about being accessible and customized. Once it is simple enough, they can inspired and share to others.

Fig. 11 No Guilty Planning Service Characteristics

Value Pyramid

From the interview all participants found the pattern from keywords that they mentioned when comparing the value with Maslow hierarchy including with Basic needs, Psychological Needs and Self-fulfillment needs. In the state of Physiological needs that end-of-life planning needs to provide accessibility and easy to understand. Safety needs to give a sense of security.

Love and Belonging is relief and worry-free to some others. Esteem is uniqueness and lastly is Self-actualization should be to make end-of-life planning be the life goal of knowing what exactly they want and knowing what they are going to be.

So that researcher maps the keyword to Maslow's to understand the needs and how they impact motivation. [14], [15]

Fig. 12 Value Pyramid

Finding 3: Service Pattern

The point of end-of-life planning service compares with existing service as the idea of how millennials perceive and are aware with. From the beginning, existing service will separate into group of Sustainable Cremation and Burial, Digital-age online funeral, Memorialization and Death planning, wills, and estates. Within research also asked about workaround of the planning by asking, "If time comes, how important is each task you want to manage."

A.Personal asset
B.Digital asset
C.Social media account and digital account
D.Body
E.Work and biography
F.Family and people, pet or plant their loved

After that question, the interviewer also asks about "how to manage these 6 things by own self" to get to know about idea and workaround if participants interest in advance planning and the understanding of to manage before end-of-life.

Memorization is the second thing that they want to manage but not have standard format or guideline yet. Mostly of participant answer would be give trust person to do or will deactivate the social media when they old enough.

Funeral and Cremation is to manage the body and theme of their funeral ceremony all of participants Want to be more sustain or if it's had choice that they can donate to some organization that they want to do but still not sure how to do or contact the organization. Some think that if they told family about this their family won't want to because some religious believe but if they have own choice they will do without tell family.

From interview finding we can group the existing service and popular task into 3 groups and into occasion that represent understanding and management of them.
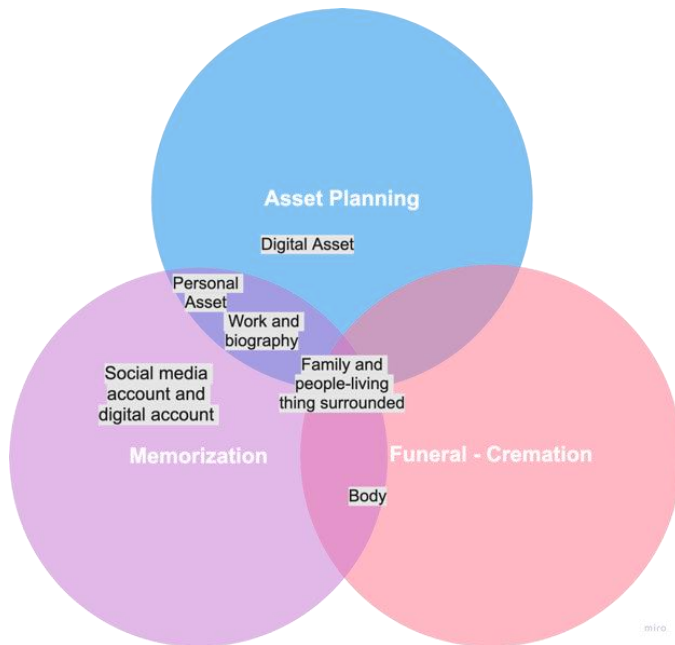
Fig. 13 Group of Service

Millennial and Service Purpose

As Millennial generation main characteristic which are Social Conscious according to Nielsen discovered that nearly three out of four respondents from Gen Y are still most prepared to pay more for sustainable services. [16]

All of participant decided to have Body Donation or not spend much in funeral and give back to society if it can contribute benefit to the social.

Also, as non-religious background from 4 out of 12 and others who not strict with the religious not believe in after life and traditional funeral. So that the existing end-of-life service in Thai not fit to them and they don't think to set up the traditional funeral because it wastes a lot of money and if they have chance, they want to have they own design funeral.

Millennial who are Technologically Savvy according to Lucky attitude [16] Since they have always had access to computers and the internet, millennials easily adapt to these technologies. In the year 2022 that digital assets become mainstream and people using social media as part of their life they concern about managing digital asset before their end-of-life because legal does not include these assets. And the social media that they use as a tool to represent their lifestyle. 8 of 12 hope that their social media will close the account once they die because they are concerned people will explore, their lifestyle which is some of the content they don't want to show when died.

From 4 out of 12 participants had no plan about having kids and family which refer to The Harris Poll, around a fifth of older millennials believe the epidemic has caused them to delay having children. and 19% of older millennials choose not to have children at all so that they own personal assets they want to custom their plan to give something to someone that they want not follow from legal that asset will belong to the family.

VI. CONCLUSION

All of the participants agree that end-of-life planning is beneficial for helping people prepare for the future by being aware of both life and death. However, without support from society or the government, end-of-life planning will only be a luxury for those who have the time to think about it and the money to pay for it

While everyday life seemed to be the major focus for the participants in this study, there was also an awareness that end-of-life is the normal thing that everyone will have, and people would need end-of-life planning at some points. Therefore, the findings point toward ways for life planners to work side by side when addressing end-of-life matters. End-of-life planning can support and improve everyday goals, while the service approach can relieve worry related to social problems and life stages. In our study, participants wished not only for improved service function but also to have more energy to engage in social awareness. Future end-of-life planning interventions may also be adapted to the individual needs and wishes of the customers and their relatives; this includes an increased focus on life goals and end-of-life conversations.

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