International Journal of Psychosocial Rehabilitation, Vol. 24, Issue 06, 2020
ISSN: 1475-7192

Designing a framework for establishing mobile payments in Iran

Maryam Safaee, Seyed Mohammad Bagher Jafari*, Asadollah Kordnaeij, Morteza Soltani

Abstract--- *The purpose of this study is to design a framework for establishing mobile payment in Iran. This study was a qualitative research of data foundation theory whose method is exploratory. In this study, experts active in the first mobile organization in the city of Tehran, as a statistical population were conducted by snowball method and theoretically saturated. This saturation is achieved in the fifteenth interview. However, to ensure the expressed saturation, four more interviews were conducted and the number of sample members reached 19 of these people. In the present study, in order to determine the validity of the measurement instrument, the expert judgment approach on face and content validity has been used. The decision was made based on the opinions of seven academic experts. On the other hand, to evaluate the reliability of the interview protocol, the percentage agreement method between the two coders was used. According to this study, the reliability coefficient for the interview protocol in this study is equal to 74.12%. This amount is a desirable amount from the researchers' point of view. In the final stage, the factors extracted from the study opinions, experts active in the first mobile organization in the city of Tehran, nine factors and 169 components were extracted. According to the research findings, due to the new mechanism, mobile payment helps to create jobs in various fields and economic growth of the country, and its lack of cash flow also reduces inflation. The framework presented in this research, such as creating non-cash exchanges, reducing the cost of printing money, reducing ecosystem costs, reducing transaction costs in the community, leads to lower transaction costs. The perceived ease of these systems and the wide acceptance they provide for specific receivers. Improving living and social security standards and reducing the risks of cash payments at the community level.*

Keywords--- *Mobile Payment, Offline Payment, Non-Cash, Mobile Payment Establishment, Iran.*

I. INTRODUCTION

Cash payment has always been a major method. However, according to Ricoelm and Rios (2010), with the advent of new payment methods and technologies such as various mobile payment methods, how to implement these methods and consumer compliance with it has been considered as the main challenge (Hampshire, 2017). Developments due to the advent of the Internet and various technologies such as mobile phones in recent decades, the payment industry has undergone many changes. These technologies have revolutionized all walks of life in all walks of life over a short period

Maryam Safaee, Ph. D Candidate Business Management, Department of Business Administration, Faculty of Management and Accounting, Farabi Campus, University of Tehran, Qom, Iran.

Seyed Mohammad Bagher Jafari, Assistant Professor, Department of Finance & Industrial Managemet, Faculty of Management and Accounting, College of Farabi, University of Tehran, Qom, Iran.* * *Corresponding Author*

Asadollah Kordnaeij. Professor, Department of Business Management. Faculty of Management & Economics. Tarbiat Modares University, Tehran, Iran.

Morteza Soltani, Assistant Professor, Department of Business Administration, Faculty of Management and Accounting, Farabi Campus, University of Tehran, Qom, Iran.

of time. This dynamic impact has taken many businesses by surprise and their sudden downturn and, conversely, the ladder to market share and the success of other businesses. According to Aktoran and Tazkan (2012), mobile phones and the Internet have changed the lives of millions of people by breaking the temporal and spatial boundaries as two limiting dimensions in the traditional space with the greatest impact on people's lives. They now play the role of a catalyst in the social and economic development of human beings. This process has created many opportunities for mobile enterprises by creating mobile-based technologies (Madan& Yadav,2016).

Koganatan and Vikramanayak (2014) state that the growth of mobile phone holders is higher than that of bank account holders. Also, the increasing complexity of consumer behavior and needs on the one hand and the costly traditional methods on the other hand have led companies to use mobile payment technology (Madan & Yadav, 2016). The shift to mobile payments and software programming interfaces (APIs), as well as the changing approach of the banking and payment industry to reducing costs as much as possible, has paved the way for the emergence of new payment methods. For a long time, mobile payment platforms faced the problem of accepting the chicken and egg puzzle that involved both groups. Vendors were reluctant to invest in mobile payment solutions without ensuring consumer acceptance. Consumers, on the other hand, would not accept it without being sure that the sellers had made the necessary investment (Guo & Bouwman, 2016).

Following these developments, from the point of view of Duncum and Bateng (2009), on the one hand, traditional financial institutions have found that they have no choice but to accept the transition process. On the other hand, there is a good opportunity for startups and technology activists to enter this field more seriously. On the other hand, a new generation of customers has been formed who have new needs with them. Customers who do not have the time or patience to visit banks in person and want faster access to innovative financial services. Services that facilitate the payment process, reduce fraud, protect users' money, and ultimately facilitate business. The opportunities and benefits of this transformation brought together payment service providers and other claimants in the field who could capture consumers at the point of payment by deploying and implementing these technologies. This trend has led to a significant increase in the volume of the mobile payment market. In 2015, this figure was equivalent to $ 450 billion, which by 2019, this figure will reach more than $ 1 trillion (Statista, 2016). According to published statistics, most of these developments have taken place in the field of mobile micropayments. Payments that require faster time and less system cost to complete the transaction so that consumers can do their finances in a new way without the need to create long queues and waste time and create overhead costs of the banking network.

In the mobile payment literature, mobile payment is usually used alongside micropayment and plays an essential role in the optimal management of micropayment overhead costs. One way to solve micro-payment problems is to print micro-money and mint more coins to regulate the market, but the best way to organize this area is to use new technologies such as mobile payment. Payment via NFC ، online mobile wallet and offline mobile wallet are common examples of mobile payment that has also been implemented in Iran. Due to the problems in the field of micro payment in Iran, the fee causes a high cost for the user in the high number of transactions. Although the experience of mobile payment projects in Iran has not been limited so far, none of them have been able to achieve the success of mobile payment projects in Japan or even Afghanistan and Pakistan and become operational. Perhaps in recent years, when we did not see the spread of mobile phones, we could not expect mobile payment to become widespread in Iran; But today the situation has changed. In Iran, due to the strength of financial infrastructure and the expansion of the banking network, including store terminals, bank branches, etc., mobile payment methods have been implemented less. However, traditional and online payment methods

impose a heavy cost on the country's banking network and ultimately on the end customer. According to Shaparak, there are approximately 6 million poses in Iran, which is six times more than in China, which is a 35% increase over last year. The same is true of bank branches. Elsewhere in the world, mobile payments have grown by more than 41 percent. So that the industry is even in maturity in some European countries or Japan. Examples of mobile-based offline payments in Iran, except for the payment of 2 or 3 metropolitan city buses, as well as several unsuccessful projects of banks in the field of citizenship cards or mobile payments offline, so far Successful project not implemented.

Mobile payments, except for the first mobile payment, have not been able to establish their foothold in this industry. In this situation, traditional payment methods impose heavy costs on the country's payment network. According to Shaparak, 80% of the transactions are micro-payments, and considering that the cost of each transaction is 15,000 Rials, with a simple calculation, the cost that enters the banking and payment network of the country can be calculated. Despite the mentioned cases, as well as the benefits of mobile payment and the high penetration rate of mobile phones in Iran, all the implemented projects have failed or have not had the necessary efficiency. So far, few studies have sought to provide a comprehensive model for the establishment of a mobile payment system, especially in Iran. Solving the present research problem has led to the achievement of a model that simultaneously identifies the causal preconditions for the establishment of a mobile payment system in Iran; Identified the dimensions and content of this deployment and identified executive strategies for it. It has also explored the environmental context and interfering factors in this process. In addition, a review of the research literature revealed that among the existing studies, research has either sought to provide detailed models in this area and has considered specific relationships. Or talk about mobile payment approaches in general and fail to provide an integrated model for establishing a mobile payment system. Therefore, this study designs a framework for establishing mobile payment in Iran.

II. METHODOLOGY

This study is a qualitative research. The purpose of this study is to provide a comprehensive model and process for establishing mobile payment in Iran. This work was done by conducting a qualitative research of data foundation theory whose method is exploratory. In this research, through literature review and exploratory interviews, the identification of mobile payment establishment indicators in Iran was analyzed from the data-driven method and content analysis (coding of analysis unit, categories and registration unit). To select the sample, purposive sampling (snowball) which is a non-probabilistic sampling method was used. In this study, experts active in the first mobile organization in Tehran have been selected as the statistical population of the study. Sampling was continued until the research structures reached the data saturation level. So that conducting newer interviews did not add a newer variable to the previous variables. This saturation is achieved in the fifteenth interview. However, to ensure the expressed saturation, four more interviews were conducted and the number of sample members reached 19 of these people. In the present study, in order to determine the validity of the measurement instrument, the expert judgment approach on face and content validity has been used. The decision was made based on the opinions of seven academic experts.

Table 1 - Assessment of face validity and content of the interview protocol

	Evaluator 1	Evaluator 2	Evaluator 3	Evaluator 4	Evaluator 5	Evaluator 6	Evaluator 7
Writing and composing the questions	5	4	5	5	5	4	5
The degree of compliance of the questions with the preliminary model of the research	3	4	4	4	4	4	4

Adaptation of the proposed propositions to the general research questions	4	4	4	5	4	5	5
Proper crushing of research questions in the form of interview questions	5	5	4	5	5	4	3
Need to delete and add items	4	4	5	5	4	4	5
Average of the scores	4.2	4.2	4.4	4.8	4.4	4.2	4.4
Mean	4.371						
Validity	87.42%						

The face validity score and the content of the interview protocol were 87.42%. This value is very desirable for China (1998) (Chin, 1998). Hence the validity of the interview protocol is supported. On the other hand, to evaluate the reliability of the interview protocol, the percentage agreement method between the two coders was used. A research colleague with experience in coding qualitative data was first asked to participate in the research; From the results of the interview, three interviews: third, tenth and fifteenth were selected and coded separately by two coders (researcher and research colleague). In each interview, codes that two people think are similar are identified as "agreement" and dissimilar codes are identified as "disagreement." Then, the researcher, together with this research colleague, coded the number of the three mentioned interviews and calculated the percentage of agreement within the topic that is used as an indicator of the reliability of the analysis (Ma'loumi, 2012), using the following formula:

Subject matter within percentage agreement = (agreement on number codes)/(total number codes) × 100

The results of this study are presented in the following table:

Table 2 - Evaluation of reliability between two coders

No	No of the interview	Number of codes	Agreed codes	Reliability
1	Third interview	28	19	67.86%
2	Tenth interview	31	22	70.97%
3	Fifth interview	26	22	84.62%
total		85	63	74.12%

According to this study, the reliability coefficient for the interview protocol in this study is equal to 74.12%. This amount is a desirable amount from the researchers' point of view. In the interviews, the respondents commented on the question about presenting a new component or index or confirming the collected components and indicators. Then, data analysis was performed on the recommendations of three types of coding, Strauss and Corbin (2011) including the following steps:

The first step of open coding: In the open coding stage, the data were formed into categories (classification) of information about the phenomenon under study by fragmenting the information.

Step 2 Axial Coding: Doing this through a coded diagram of a category is considered as the main category or phenomenon in the center of the review process and then the other categories - the factors that link the main factor to it and its consequences in relation to It is done with the main category and the contextual conditions that affect these actions were examined.

Selective coding step 3: This step involved linking the categories together, which led to the presentation of a conceptual research model and was validated by comparison with the research background.

III. FINDINGS

Table 3 is presented after the open, pivotal and selective coding of the categories taken from the interview. The coding of the analysis unit was determined by crushing, comparing, conceptualizing, and categorizing the data obtained from interviews with sample members, categories, and components. In category-based coding, links were made between categories, and in selective coding, the core category was regularly linked to other categories, validating relationships, and filling in blanks with categories that needed to be modified and expanded.

Table 3 - Summary of axial coding results

No	Main structure (axial code)	Substructures (open source)	
1	Stakeholders of the mobile payment system	PSP	
2		Operators	
3		regulator	
4		Acceptor	Bus
5			Taxi
6			Restaurant
7			Car tolls
8			stores
9			Major sellers
10			Internet sales sites
11			Subway
12		customer	
13		Government	
14		Central Bank	
15		FATA Police	
16		banks	Accepting account
17			Fee account
18			Customer account
19		Shapark system	
20	Mobile payment	online payment	Email payment
21			qr code
22			Payment without card
23			Online payment through the operating system
24			Call Contact technology
25		Offline payment	Contactless payment
26			Rfid
27			Bluetooth payment
28		MIPG payment Internet and telecommunication integration	NFC contactless payment
29			SMS
30			GPRS
31			USSD
32		Pay with PIN	
33		)Tap and go (Payment without PIN	
34	Features of optimal payment system	Provide the necessary reports for the user and the acceptor	
35		Ability to pay offline	
36		Possibility of charging from different sources	

37		Security and privacy	
38		Service fee level	
39		Flexibility (speed and upgrade cost)	
40		Enjoying international standards	
41		Up-to-date technology	
42		Acceptance by the system of governance	
43		Acceptance of service by the user	
44		Optimal service support	
45		Bearing the burden of transactions at peak times	
46		Multiple users	
47		Variety of operators	
48		Variety of facilities available to the customer for payment	
49		Diversity of acceptors	
50		Minimal possibility of fraud	
51		Minimum transaction error	
52		Availability	
53		Simplicity	
54		Counterfeiting mechanism	
55		Transaction speed	
56		Ease of payment	
57		Ease of settlement	
58		Ease of charging	
59		Reliability	
60		Ability to recover after crises	
61		Ability to combine multiple cards	
62		Ability to integrate with other systems	
63		System development capability	
64		Extent of system dimensions	
65		Payment according to the type of need	
66		Speed of creation and launch	
67		Preferential payment ceiling	
68	Establishment of mobile payment system		Start with big cheeks (like Social Security ..)
69			Transportation system
70			Cobranding strategy
71			Receive feedback from users
72			Deployment from top to bottom
73			Transfer of risk to use keys
74			Culture building
75		Technical strategies	Update the relationships between the components of the troubleshooting system
76			Fix inconsistencies
77			Data Encryption
78			The port is tailored to the customer's needs
79			Disposable password
80			Unlimited purchase ceiling
81			Update the relationships between the components of the troubleshooting system

82		Management / Marketing Strategies	Appropriate advertising
83			Research and development
84			Market study
85			Education
86			Validation
87			Sharing experiences
88			Find new uses
89			Facilitate acceptor registration
90			Money laundering strategies
91			Using the power of social networks
92			Participate in exhibitions and events
93			human resource Management
94			Customer Complaints Management
95			Participation of different organizational units
96	Mobile payment system infrastructure	Software infrastructure	Mobile applications
97		Hardware infrastructure	Network infrastructure
98			Technical infrastructure
99			Existence of acceptance network
100			Existence of micro payment system
101			Bank noses
102			Number of bank branches
103			Existence of smartphones with NFC
104			Offline switch (discharge requests)
105			Online switch (late night settlement)
106		Management infrastructure	Marketing and sales infrastructure
107			Existence of a development roadmap for the payment system
108			Payment system business model
109		Infrastructure costs	Equipment maintenance cost - POS
110			Equipment costs such as POS
111	Payment resources	Bank Account	
112		SIM card credit	
113		Invoice on the bill	
114	context	Institutional (government) coercion	
115		Expansion of the absentee payment system	
116		Expand online sales	
117		Currency price	
118		Access to a capable workforce	
119		Difficulty obtaining permits	
120		Computer literacy of people in society	
121		Acceptance by the acceptor	
122		Existence of codified and transparent rules	
123		Competition level	
124		Existence of an interactive business model agreed between the actors	
125		Central Bank Regulations	
126		Health Competitiveness	
127		Rival technologies	

128		Economic stability	
129		Policymaking	
130		Startup companies	
131		User habits	
132		User needs	
133	Payment system functions	Credit payment	
134		Ticket sales	
135		Payment of bills and charges	
136		Insurance payments	
137		Routine micro payments	
138		Electronic banking	
139		Settlement between the bank and the acceptor	
140		Interbank settlement	
141		Medical services on SIM card	
142		Electronic wallet	
143	Consequences of establishing a favorable mobile payment system	Macro-social consequences	Improving the standards of social life
144			Promoting social security
145			Improve payment security
146			Job creation
147			Economic growth of the country
148			Reduce inflation by reducing the speed of money circulation
149			Reduce the cost of printing money
150			Reducing ecosystem costs
151			Reduce transaction costs in the community
152		Functional consequences	Beneficial trust
153			Remove the card
154			Remove the paper
155			Income
156			Growth
157			End User Satisfaction
158			Profitability
159			Save time
160			Reduce settlement burden
161			Reducing the financial burden for banks
162			Reducing the number of bank branches
163			Cost reduction for PSP
164			Reduce costs for the bank
165			Reduce infrastructure costs
166			Reduce user costs
167			Reduce the cost of human resources
168			Reduce software costs
169			Reduce payment costs

In the final stage, the factors extracted from the study opinions, experts active in the first mobile organization in the city of Tehran, nine factors and 169 components were extracted. The final model of establishing payment in Iran can be seen in Figure 1.

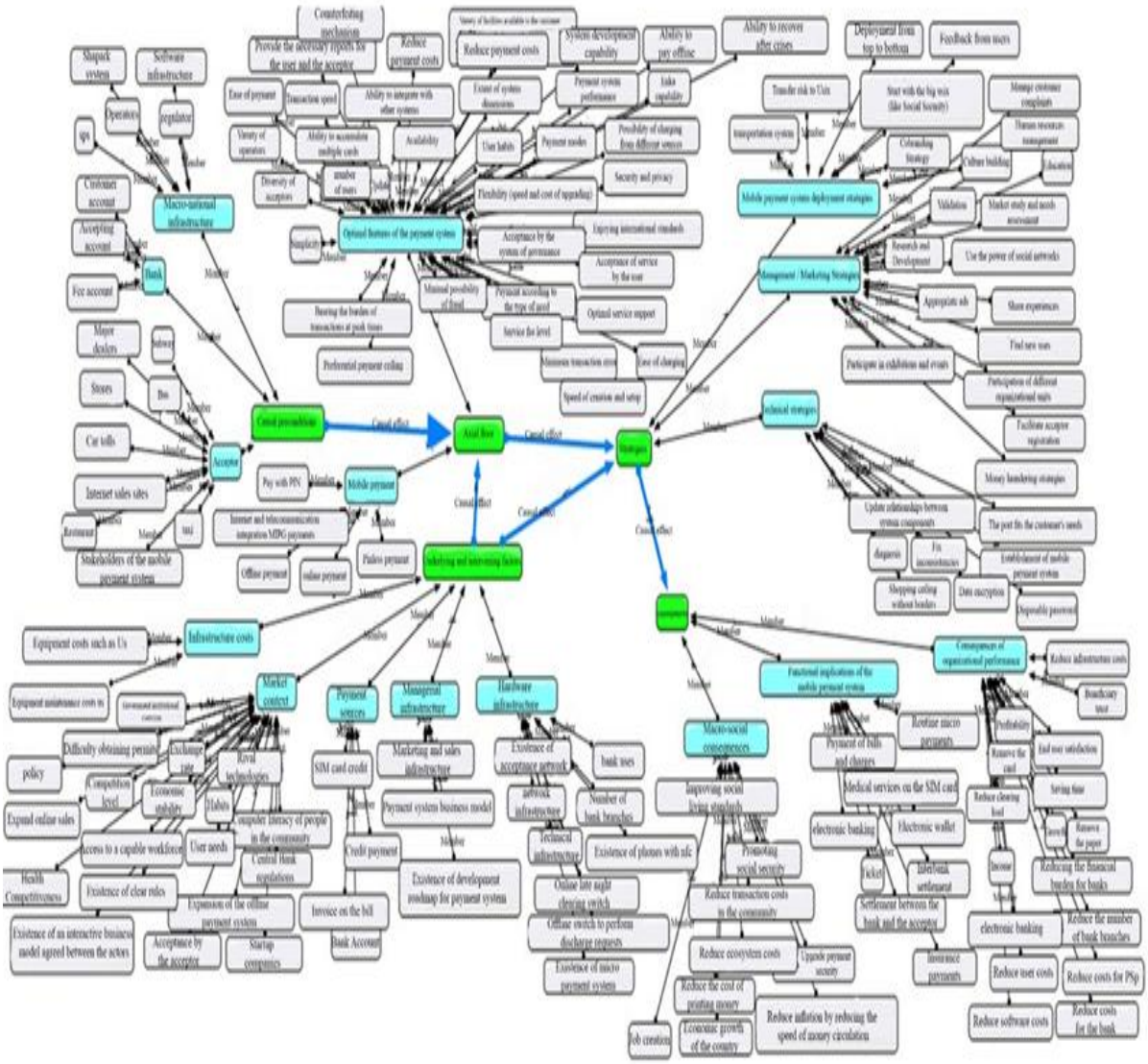

Figure 1- The final research model

IV. DISCUSSION

The development of mobile payments varies from country to country in terms of maturity and influence. In most western developed markets, the acceptance rate is at the border. Factors that have caused such a situation include the availability of other payment alternatives, the dominance of conservative banks due to banking licensing laws, the lack of innovative capabilities and strategic behavior, and the lack of interactive mobile payment platforms that cost and effort. It creates more acceptance for both sellers and consumers, he noted. According to these materials, designing a general framework that includes all the underlying and effective and influential issues on mobile payment can be a solution to improve the situation of mobile payment in Iran. Therefore, this study aims to design a framework for establishing mobile payment in Iran.

According to the research findings, to establish a mobile payment system, starting with large chess cases that have a large audience with low payments can help expand this mechanism. In this case, the relevant risk is transferred to Euskis. If unsuccessful, there will be no challenge at the national level. Providing a space for receiving feedback from users for discussion along with public culture and effective advertising is one of the strategies to expand this system. The deployment approach should be top-down and co-branding for the mobile payment system can be used to attract a better audience. In the field of technical strategies, updating the relationships between system components, troubleshooting, resolving discrepancies, encrypting data, tailoring the port to customer needs, one-time password, and unencrypted purchase ceiling are suggested. In management strategies, appropriate advertising, research and development, market research, training, accreditation, sharing experiences, finding new uses, facilitating registrant acceptance, anti-money laundering strategies, using the power of social networks, participating in exhibitions and Events, human resource management, customer complaint management, participation of various organizational units are recommended. The main reason for the failure of some mobile payment systems is the very high interdependence of technical, human and market factors that must be considered and balanced in a coherent manner. Although in the age of the new generation mobile network, technical barriers are minimal, the failure of mobile payment systems has withstood the approval of customers and service providers. Mobile payment is defined as a type of payment transaction process in which the payer uses mobile communication techniques in conjunction with mobile tools to initiate, validate, or complete a payment. Mobile payment is considered as two sides of the same coin; On the one hand, it is a payment instrument for real-world scenarios, and on the other hand, it is the system's inherent payment operations for mobile commerce. At first, technological developments led to the gradual installation of various electronic payment devices around the world. With the spread of mobile phones and their special features, as well as the serious efforts of users' behavior, these tools were used to process business-to-customer (B2C) payment transactions. Furthermore, as business models in the mobile economy were based on transaction-independent profits, there was a need for a sufficiently sized approach between service providers and users that these types of transactions are an important cornerstone of mobile commerce (Pousttchi et al. al., 2009). By summarizing the different dimensions of mobile payment, many factors affect its acceptance by all stakeholders, which is summarized in the following table of these determining factors and their type of effect (Mallat, 2007).

Table

Determinant of acceptance	Involved factors	Impact on acceptance	Dynamic effect depending on the situation of use
Comparative advantage	Shopping independent of time and place	+	Yes
	Avoid queuing	+	
	Availability of auxiliary payment tools	+	
	Supplement for cash payment	+	

Compatibility	Top with digital services and content	+	No
	High with low value purchases at the point of sale	+	
	Low with high value purchases	-	
Complexity	SMS templates, codes, complex service numbers	-	No
	Difficult management of independent accounts	-	
	Complex registration procedures	-	
Costs	Low pricing, high transaction costs	-	No
Network breadth	Lack of widespread acceptance of sellers	-	No
	Dedicated tools / services	-	
the trust	To sellers	+	No
	To telecom operators	+	
	To financial institutions	+	
Perceived security risk	Unauthorized use	-	No
	Transaction errors	-	
	Lack of transaction records and documentation	-	
	Ambiguous transactions	-	
	Concerns about the reliability of tools and networks	-	
	Concerns about privacy	-	

Finally, according to the research findings, co-payment due to the new mechanism, helps to create jobs in various areas and economic growth of the country, and its lack of cash flow also reduces inflation. Due to the creation of non-cash exchanges, reducing the cost of printing money, reducing ecosystem costs, reducing transaction costs in the community has led to a reduction in transaction costs. The perceived ease of these systems and the wide acceptance they provide for specific receivers. Improving living and social security standards and reducing the risks of cash payments at the community level. Many of the consequences of this framework are in the form of cost reduction, including cost reduction for PSP, banking, infrastructure, user and human resource, software, and payment costs. The relationship between different stakeholders leads to the expansion of trust between them. Removing the card and removing the paper will help improve citizens' environmental responsibilities. Reducing the number of visits to bank branches leads to reducing their number and reducing the settlement and financial burden of banks, and finally, while increasing income and improving growth, it brings end user satisfaction and time savings for him.

REFERENCES

[1] Apanasevic, T. (2014), “Mobile payment and regulation: Challenges and issues”, the Third Cashless Society Roundtable, KTH Royal Institute of Technology, Electrum 229, SE-16440

[2] Baltar, F., & Brunet, I. (2012). Social research 2.0: virtual snowball sampling method using Facebook. internet Research, 22(1), 57-74.

[3] Basci, E. (2016). A Critical Look at “Marketing, Consumption, and Society” by Anti-Consumerists: A Qualitative and Interdisciplinary Model of Anti-Consumerism. International Journal of Marketing Studies, 8(5), 15.

[4] Dahlberg, T., Mallat, N., Ondrus, J., Zmijewska, A. J. E. c. r., & applications. (2008). Past, present and future of mobile payments research: A literature review. 7(2), 165-181.

[5] Ellis, T. J., & Levy, Y. (2009). Towards a guide for novice researchers on research methodology: Review and proposed methods. Issues in Informing Science and Information Technology, 6, 323-337.

[6] French, M. L. (2008). Improving sustainability through effective reuse of product returns: minimizing waste in a batch blending process environment. Journal of Cleaner Production, 16(15), 1679-1687.

[7] Goulding, C. (2000). Grounded Theory Methodology and Consumer Behaviour, Procedures, Practice and Pitfalls. Advances in consumer research, 27(1).

[8] Guo, J., & Bouwman, H. J. T. P. (2016). An analytical framework for an m-payment ecosystem: A merchants′ perspective. 40(2-3), 147-167.

[9] Hampshire,C.(2017), "A mixed methods empirical exploration of UK consumer perceptions of trust, risk and usefulness of mobile payments", International Journal of Bank Marketing, Vol. 35 No. 3, pp. 354-369
[10] Havard, C. T., & Eddy, T. (2013). Qualitative assessment of rivalry and conference realignment in intercollegiate athletics. Journal of Issues in Intercollegiate Athletics, 6, 216-235.
[11] Madan, K. and Yadav,R.(2016), "Behavioural intention to adopt mobile wallet: a developing country perspective", Journal of Indian Business Research, Vol. 8 No. 3, pp. 227-244
[12] Mallat, N. J. T. J. o. S. I. S. (2007). Exploring consumer adoption of mobile payments–A qualitative study. 16(4), 413-432.
[13] Mellion, L. R., & Tovin, M. M. (2002). Grounded theory: a qualitative research methodology for physical therapy. Physiotherapy theory and practice, 18(3), 109-120.
[14] Moghaddam, A. (2006). Coding issues in grounded theory. Issues in educational research, 16(1), 52-66.
[15] Ortoll-Espinet, E., González-Teruel, A., & Gilabert-Ros, E. (2010). Information Behaviour of University Students. Paper presented at the Qualitative and Quantitative Methods in Libraries: Theory and Applications: Proceedings of the International Conference on QQML2009, Chania, Crete, Greece, 26-29 May 2009.
[16] Pousttchi, K., Schiessler, M., Wiedemann, D. G. J. I. S., & Management, E.-B. (2009). Proposing a comprehensive framework for analysis and engineering of mobile payment business models. 7(3), 363-393.
[17] Statista (2016), "Global mobile payment transaction volume from 2015 to 2019 (in billion US dollars)", available at: www.statista.com/statistics/226530/mobile-payment-transactionvolume- forecast/ (accessed 21 May).
[18] Strauss, A. L., & Corbin, J. M. (1990). Basics of qualitative research (Vol. 15): Sage Newbury Park, CA.
[19] Tschopp, M. K., Perkins, D. V., Wood, H., Leczycki, A., & Oyer, L. (2011). Employment considerations for individuals with psychiatric disabilities and criminal histories: Consumer perspectives. Journal of Vocational Rehabilitation, 35(2), 129-141.