

References

- Baker, P. (30 October, 2023). *Dummies*. Retrieved April 22, 2024, from What Is ChatGPT and How Does It Work?: <https://www.dummies.com/article/technology/information-technology/ai/general-ai/what-is-chatgpt-298910/>
- Briers, M. (28 June, 2022). *Wise*. Retrieved April 15, 2024, from First year as a public company: a financial review from Matt (CFO): <https://wise.com/gb/blog/financial-results-fy22>
- Bryant, M. S. (28 February, 2012). *TNW*. Retrieved April 15, 2024, from Peer-to-peer currency exchange service Transferwise handles \$13.4m in its first year: <https://thenextweb.com/news/peer-to-peer-currency-exchange-service-transferwise-handles-13-4m-in-its-first-year>
- Burrell, J. (2016). How the machine ‘thinks’: Understanding opacity in machine learning algorithms. *Big data & society*, 3(1), 2053951715622512.
- Carrick, A. (21 September, 2021). *This is Money*. Retrieved April 17, 2024, from Wise enters crowded DIY investing space with new feature allowing users to invest in a global tracker across multiple currencies - and spend from it: <https://www.thisismoney.co.uk/money/investing/article-10012253/Wise-joins-investment-space-new-Assets-feature.html>
- Degeler, A. (10 January, 2019). *Tech EU*. Retrieved April 16, 2024, from TransferWise opens an office and applies for a payment institutions licence in Brussels to avoid service disruption after Brexit: <https://tech.eu/2019/01/10/transferwise-opens-an-office-and-applies-for-a-banking-license-in-brussels-to-avoid-service-disruption-after-brexit/>
- Deshpande, C. (19 March, 2024). *Simpli Learn*. Retrieved April 20, 2024 from TypeScript vs. JavaScript: Which One is Better?: <https://www.simplilearn.com/tutorials/typescript-tutorial/typescript-vs-javascript>
- Duarte, F. (27 March, 2024). *Exploding Topics*. Retrieved April 15, 2024, from Number of ChatGPT Users (Apr 2024): <https://explodingtopics.com/blog/chatgpt-users>
- Estonian World. (15 April, 2014). *Estonian World*. Retrieved April 15, 2024, from TransferWise announces £1 billion mark in cross-border payments: <https://estonianworld.com/business/transferwise-announces-1-billion-mark-cross-border-payments/>

- Everitt, D. (12 September, 2022). *Wise*. Retrieved April 20, 2024, from Wise Platform launches newest service International Receive: <https://wise.com/gb/blog/wise-platform-international-receive#:~:text=Wise%20Platform%20has%20today%20launched,connected%20to%20the%20SWIFT%20network.>
- FinTech News Singapore. (27 April, 2017). *FinTech News Singapore*. Retrieved April 13, 2024, from TransferWise Chooses Singapore as APAC Hub; Launches Service in the City-State: <https://fintechnews.sg/9495/remittance/transferwise-chooses-singapore-apac-hub-launches-service-city-state/>
- Hartman, J. (9 March, 2024). *Guru99*. Retrieved April 21, 2024, from TypeScript vs JavaScript – Difference Between Them: <https://www.guru99.com/typescript-vs-javascript.html>
- Holmes, J. (4 February, 2023). *Sanity*. Retrieved April 19, 2024, from TypeScript vs. JavaScript: 7 Key Differences: <https://www.sanity.io/typescript-guide/typescript-vs-javascript>
- Interview Bit. (4 January, 2024). *Interview Bit*. Retrieved April 22, 2024 from Typescript vs Javascript: What's The Difference?: <https://www.interviewbit.com/blog/typescript-vs-javascript/>
- Joseph-Grant, H. (17 May, 2017). *Irish Tech News*. Retrieved April 12, 2024, from TRANSFERWISE IS NOW MOVING £1BILLION A MONTH AND THEY ARE PROFITABLE #UNICORNGOALS: <https://irishtechnews.ie/transferwise-is-now-moving-1billion-a-month-and-they-are-profitable-unicorngoals/>
- Käärman, K. (22 February, 2021). *Wise*. Retrieved April 15, 2024, from World, meet Wise: <https://wise.com/gb/blog/world-meet-wise#:~:text=Kristo%20K%C3%A4%C3%A4rmann&text=Today%2C%20we're%20changing%20our,that%20for%20people%20and%20businesses.%C2%A8>
- Latterner, T. (3 September, 2023). *Medium*. Retrieved April 20, 2024, from LLM & GPT: what are they, and how do they work?: <https://medium.com/@thomas.latterner/llm-gpt-what-are-they-and-how-do-they-work-2df1b5925f6>
- Medium. (14 February, 2024). *Medium*. Retrieved April 20, 2024, from How Blockchain solves the AI trust problem: <https://medium.com/humansdotai/how-blockchain-solves-the-ai-trust-problem-f139a6f1e0cc#:~:text=Blockchain's%20auditable%20ledger%20introduces%20a,algorithms%20arrive%20at%20specific%20outcomes.>
- Megaw, N. (18 April, 2018). *Financial Times*. Retrieved April 10, 2024, from TransferWise becomes first non-bank to join BoE payment system: <https://www.ft.com/content/78886740-42e9-11e8-803a-295c97e6fd0b>

- Megaw, N. (10 January, 2019). *Financial Times*. Retrieved April 16, 2024, from Brexit drives TransferWise to open Belgian office: <https://www.ft.com/content/bbe1487e-1438-11e9-a581-4ff78404524e>
- Megaw, N. (7 July, 2021). *Financial Times*. Retrieved April 19, 2024, from Wise valued at nearly £9bn after record London direct listing: <https://www.ft.com/content/811dacb5-a2ed-4208-9b93-41522f3b032b>
- Millard, C., & Ionescu, I. (27 November, 2023). *Exiap*. Retrieved April 21, 2024, from Wise: Key Facts and Figures 2024: <https://exiap.co.uk/guides/wise-statistics>
- Nestsiarovich, K. (30 October, 2023). *Yellow*. Retrieved April 20, 2024 from TypeScript vs JavaScript: When To Use: <https://yellow.systems/blog/typescript-vs-javascript>
- Osum. (22 February, 2024). *Osum*. Retrieved April 19, 2024, from Uncovering TransferWises Competitive Edge: SWOT Analysis: <https://blog.osum.com/transferwise-swot-analysis/>
- Peters, U. (2023). Explainable AI lacks regulative reasons: why AI and human decision-making are not equally opaque. *AI and Ethics*, 3(3), 963-974.
- Radford, A., Narasimhan, K., Salimans, T., & Sutskever, I. (2018). Improving language understanding by generative pre-training.
- Ramponi, M. (23 December, 2022). *Assembly AI*. Retrieved from How ChatGPT actually works: <https://www.assemblyai.com/blog/how-chatgpt-actually-works/>
- Ramos, S., & Ellul, J. (2024). Blockchain for Artificial Intelligence (AI): enhancing compliance with the EU AI Act through distributed ledger technology. A cybersecurity perspective. *International Cybersecurity Law Review*, 5(1), 1-20.
- Taavet, & Kristo. (18 April, 2012). *Wise*. Retrieved April 13, 2024, from Wise raises 1.3M USD from smart investors: <https://wise.com/gb/blog/meet-our-new-smart-investors>
- Taavet, & Kristo. (23 May, 2017). *Wise*. Retrieved April 12, 2024, from It started with your money transfers. Now it's time for chapter 2.: <https://wise.com/gb/blog/transferwise-launches-borderless-accounts>
- Target, T. (31 March, 2023). *The Server Side*. Retrieved April 19, 2024 from JavaScript vs. TypeScript: What's the difference?: <https://www.theserverside.com/tip/JavaScript-vs-TypeScript-Whats-the-difference>
- Walker, P. (2 July, 2020). *FS Tech*. Retrieved April 10, 2024, from TransferWise gets FCA license to offer investments in the UK: https://www.fstech.co.uk/fst/TransferWise_Gets_FCA_License_Investment_Accounts.php
- Warboys, C. (1 March, 2023). *Wise*. Retrieved April 17, 2024, from A brand for everywhere: Wise unveils bold new look: <https://wise.com/gb/blog/a-brand-for-everywhere-wise-unveils-bold-new-look>

Wise. (2 August, 2016). *Wise*. Retrieved April 16, 2024, from TransferWise the first tech company with direct access to UK Faster Payments Service:
<https://wise.com/gb/blog/transferwise-faster-payment-service#:~:text=TransferWise%20the%20first%20tech%20company%20with%20direct%20access%20to%20UK%20Faster%20Payments%20Service>

Wise Business Team. (26 May, 2016). *Wise*. Retrieved April 14, 2024, from We're launching Wise Business: <https://wise.com/gb/blog/a-wiser-way-to-make-international-business-payments>

Wise. (n.d.). *The Story of Wise*. Retrieved April 22, 2024, from
<https://wise.com/gb/about/our-story>