

Ispolink Whitepaper

Cross-chain platform for developers,
powered by Binance Smart Chain

Whitepaper Version 1.3

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1. What is Ispolink?

Ispolink is cross-chain platform for developers powered by Binance Smart Chain and Polygon's layer 2 scaling technology. We empower blockchain firms to source seamlessly industry leading talents with internal AI-powered algorithms. Our interoperable blockchain ecosystem supports Binance Smart Chain and Polygon for scalable decentralized payments and the ISP tokens. With our full-cycle solution, businesses have the ability and the necessary tools to easily and efficiently navigate the entire selection process. All of this could be managed in the company dashboard panel that ensures smooth transition between the stages, improved visibility for the internal stakeholders, streamlining of the processes and automation

In terms of our target market, the highest need for such blockchain based and AI solution is evident in the IT and blockchain sector, where the demand exceeds the supply for highly skilled and tech-savvy professional. Moreover, with the advancements and breakthroughs in technology, there is constantly growing demand for seasoned Blockchain Developers, Cloud Engineers, Software Developers, Data Scientists, Product Owners, Information Security Specialists, System Analysts as well as people management and creative jobs such as UI/UX Designers. Ispolink is fully committed to connect promising tech companies with the exceptional pool of professionals around the globe as there is strong demand for high value added jobs.

2. Market Overview



Ispolink's primary objective is to disrupt the ICT sector which is larger than ever before, it's currently valued at \$5.2 trillion and it employs 55 million people globally. Further, in Europe there are more than 6 million professional Software Engineers whereas in the USA the figure is 4 million.

According to a Global Human Capital Trends survey from 2019, carried out by Deloitte, respondents were asked to rate their recruitment functions.

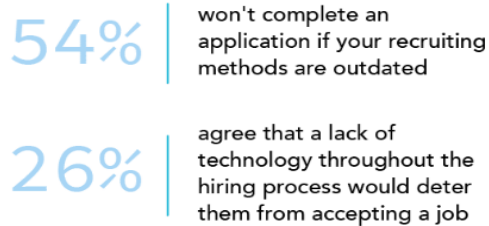
- The key findings show that only 6% believed they had best-in-class processes and technology
- 81% of our survey respondents believed their organizations' recruitment processes were standard or below standard.
- 12% of respondents reported having strong sourcing technology, and only 9% said they had strong screening technology

No Technology, No Accepted Offer

Except for the apparent benefits, the recruitment technology can yield a high-tech image of a company. The absence of adequate tech solutions could have a negative impact on the overall hiring experience and repel talented job seekers. For instance, if Generation Z candidates find

the company's recruiting methods to be old-fashioned and unappealing, 54% of potential candidates will not proceed with the application. Thus, even those are willing to apply, there is high probability, that they might refuse to accept the job offer due to the obsolete approaches that had left them unimpressed at the end of the hiring process.

Generation Z Demands Technology



Talent sourcing is not only time-consuming and difficult for organizations but it's also utterly stressful and challenging for job seekers. Firstly, the job seekers are overwhelmed with a vast variety of sites offering career opportunities and to find roles that are a good fit for the particular individual.. According to the data collected by Talent Board on the candidate experience, about 30% of the job seekers spend several hours on researching jobs and it often takes them an hour to complete a job application. The figures are not surprising, as candidates have to register to different job boards or company websites which require an extensive amount of time to fill the mandatory fields before submitting the application.

Another major pain point that candidate experience is the cumbersome and lengthy hiring processes. Depending on the company, the interview process can be rather long and energy consuming. After the initial application, candidates could be approached for phone screening, which could be followed by aptitude and online assessment tests and then one or several stages of interviewing. The entire recruitment process could last a few months, coupled with complexity and lots of efforts which at the end of the day might be quite disheartening, as a great deal of employers do not provide feedback at all.

To sum up, there are a lot of gaps and inefficiencies exist in the job market: on average a corporate position receives a 250 resume, **nearly 50% of the candidates never hear anything back from the employer while 83% of candidates rate their job search experience poor.**

2.1 Time-per-hire

Time to Hire: Mid-Level

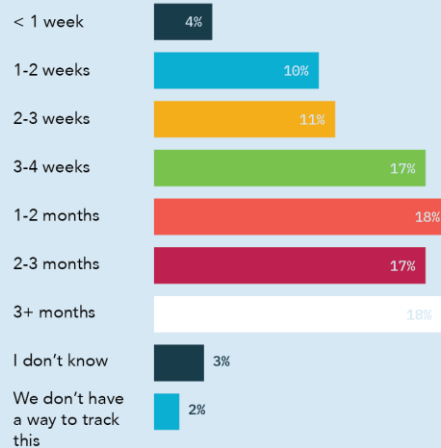
What is your average time-to-hire for manager-level positions at your organization?*



*From new position opening to offer accepted

Time to Hire: Upper/Executive

What is your average time-to-hire for upper-level or executive positions at your organization?*



*From new position opening to offer accepted

As the graphs above depict, the average time to hire increases proportionally with the level of seniority.

The stats show that 41% of recruiters are able to hire management-level staff in three weeks or less. For over 55% of recruiters, the process takes even longer, whereas for 1 of 5 companies the period to fill a role is more than 2 months. It generally takes the most time to recruit for upper management and C level positions with nearly 20% of companies taking more than three months to put a get a new employee on board.

Therefore, it can be deduced that there is direct correlation between time-per-hire and cost-per-hire; the longer it takes for a business to acquire a talent on the team, the greater is the amount of expenditure accrued.

Internal Recruiting cost:

- In-house talent acquisition team salaries
- Talent acquisition system costs – hardware and recruiting software
- Salary costs of time spent by hiring managers
- Interview costs (number of hours multiplied by hourly salary of interviewer or hiring manager)
- Learning, benefits and & career development costs for your recruiting team
- Other fixed costs such as employee referral bonuses, government compliance, etc.

External recruiting costs are comprised of:

- Third-party fees, such as agencies
- Advertising costs including job boards and social media
- Job fair and campus recruiting costs
- Employer branding activities
- Travel expenses for recruitment
- Technology costs
- Aptitude test providers
- Assessment centers
- Drug testing
- Background checks
- Applicant Tracking System (ATS) fees
- Fixed costs such as physical infrastructure (e.g., office rental)
- Signing bonuses

2.2 Cost-per-hire

COST-PER-HIRE*

Headhunter or recruiting agency
15-30% of employee's annual pay

$$\text{CPH indicator} = \frac{\text{external costs} + \text{internal costs}}{\text{number of hires}}$$



* according to Quora

SO HOW MUCH DOES RECRUITING A DEVELOPER COST YOU?



PERCENT OF SALARY

AGENCY FEE

22 % \$20 698

IN-HOUSE RECRUITMENT

12 % \$11 290

HYBRID SOLUTION

17 % \$15 994

* according to PayScale
** according to Wetstreet Analytics

PRODUCTIVITY LOSS < \$33 251

OR

CONTRACTOR COVER < \$22 167



\$2 818*

10 days

MANAGEMENT TIME

\$8 454 in terms of productivity loss

- reviewing CVs
- recruitment process
- interviewing
- repeating process

* according to PayScale

TOTAL:

\$22 562
IN-HOUSE RECRUITMENT

\$31 970
AGENCY RECRUITMENT

In case of productivity loss or contractor cover the number can exceed even \$60 000!

3. Associated costs

4.1 Advertising Costs

Businesses are spending billions of dollars on annual basis for job advertising on platforms such as LinkedIn, Indeed, Glassdoor, CareerBuilder, Monster and many others. Organizations might often get overwhelmed by the wide choice of platforms to promote their vacancies – publishing on domestic job boards, the utilization of professional networking platforms such as LinkedIn, advertising on dedicated facebook groups or their own page, Instagram advertisement or proceeding with specialized remote or startup job platforms. To exemplify the potential costs associated with paid job postings we are going to examine one of the popular startup platforms. Without taking into account the subscriptions for sourcing talents and other paid features on AgelList that can go up to tens of thousands dollars per annum, the expenditure of promoting a single job ranges from \$100 up to \$5000. While the amounts may significantly vary, it has been estimated that on average business spent 500\$ per day for each vacancy.

4.2 Agencies Fees

There are myriads of agencies out there, offering, having a wide variety of fee and warranty structures. Below we are going to examine the three main types:

Retained

The organizations pay upfront and it usually gives them the exclusive rights to fill the position. These are rare and are generally for high-level or very difficult to fill spots.

Cost: On average 10% are paid in advance in order to commence the recruiting and another 10-15% or more after hire.

Contingency

Rather than simply paying a fee upon a successful placement, a retainer fee is staggered throughout the process and essentially rewards an agency for their time. An agency is usually paid in three parts: up-front, upon producing a shortlist and when the placement is made.

Cost: Between 15%-25%, reaching 30% for harder to fill roles of the annual salary

Temporary or Temp to Perm

The temporary workers fall under the responsibility of the recruitment agency. This means that it is the agency that pays the candidate. Their contract can be bought out for a fee, or after a length of time you can have them for free. There's typically a sliding scale on the buyout: The sooner you take them off the agency payroll and onto yours, the higher the cost.

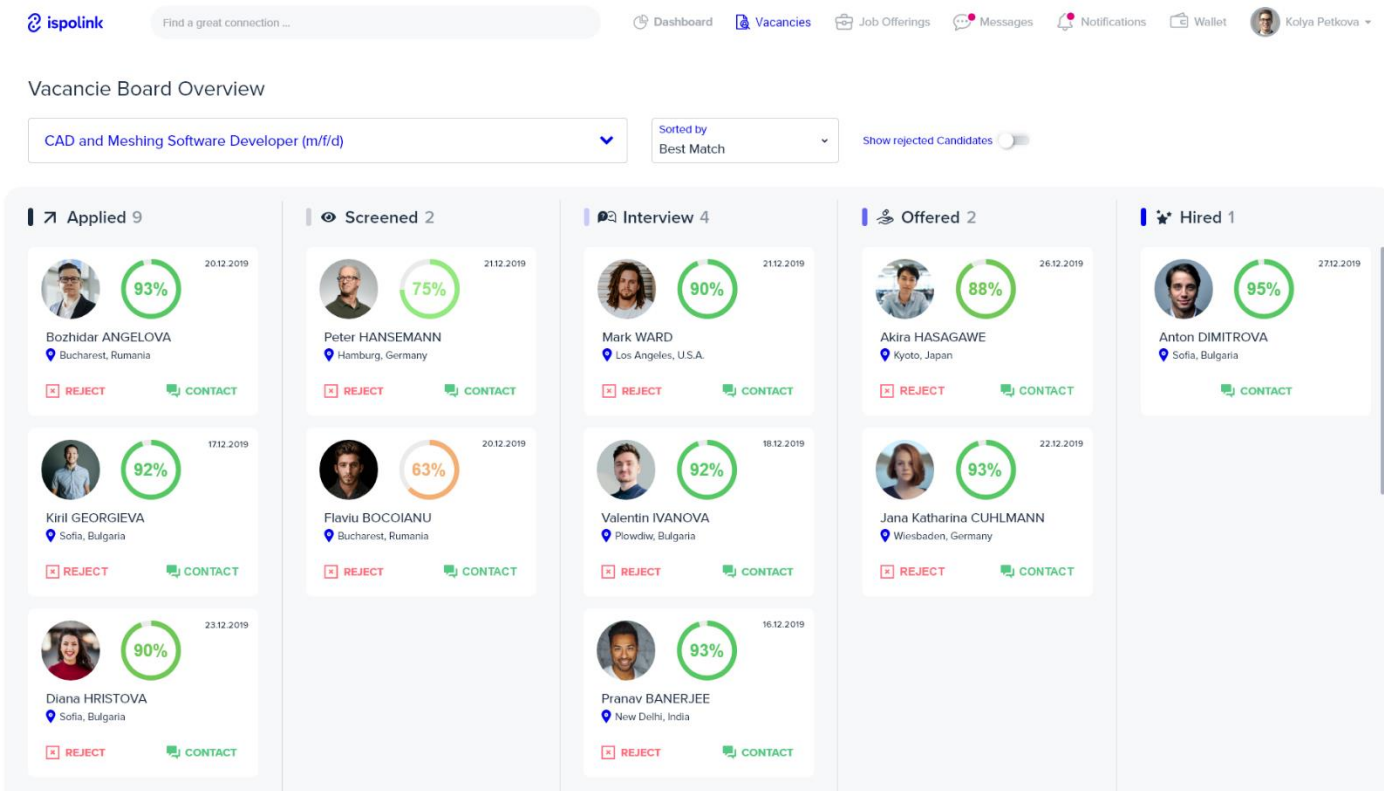
Cost: 20% to 50% of the hourly wage

4. Distinctive features

4.1 Sourcing via Machine Learning

One of Ispolink's key differentiators is the incorporation of AI, more specifically, implementing Machine Learning to match suitable candidates with unparalleled efficiency so that businesses can source talents on their own eliminating the need of using intermediaries. Essentially, the Machine Learning algorithm will analyze the job requirements of a published vacancy and it would match it against the existing pool of job seekers, suggesting the candidates that best correspond to the required skills and experience. **In other words, we are redefining the established model – companies will be able to apply directly to candidates.** On the other hand, when a person searches for jobs on the platform, the jobs would be arranged in relevance to the individual's competencies – a percentage of match rate would be displayed in order to aid the jobs seeker to identify suitable roles. This feature would further enhance the quality of applicants as users are unlikely to apply to positions ranked with a low percentage of match rate.

Here's how our match-rate feature looks like in the UI



In the core of Ispolink's technology, we are leveraging 3 main AI implications:

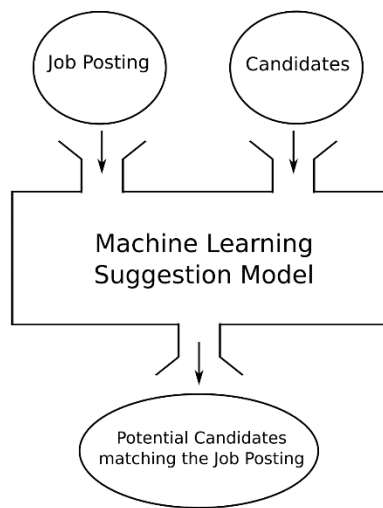
1. AI to parse CVs

The AI derives and analyzes the information from the CV of the candidate, and then it autofill it in our matchmaking algorithm in a suitable form.

2. ML Matchmaking algorithm which will match candidates based on the job description

We will develop and train a Machine learning model which will help Companies to select the right Candidates based on the requirements listed in the job descriptions. More specifically we're going to match candidates based on the following criteria:

- Work experience
- Tech stack
- Job-related skills
- Soft skills



We are going to utilize the information from the ML model to more accurately suggest potential hires for a job posting. When the ML model receives a job posting and a set of candidates, it's going to calculate the potential match rate for each Candidate in the set, based on the given job description. This information is going to be displayed in the search results along with the overall match rate.

3. AI to predict potential candidates for a position

The 3rd AI usecase will suggest candidates for a position based on similar jobs. For example Google posts a job for Java developer and hires a candidate through Ispolink. Based on the characteristics of the hired Java developer, we're going to suggest candidates with similar characteristics for other Java positions by other companies. Now when Amazon publishes a Java developer position, we're going to extract the characteristics of the hired candidate by Google and suggest candidates with similar experience for Amazon.

4.2 Built-in Blockchain ecosystem

Ispolink is the first full cycle job board that integrates built-in blockchain payment system into its core platform to provide robust, immutable and trustless way for users to exchange value and purchase services. Ispolink firmly believes that delivering a blockchain based and user friendly product is a crucial competitive advantage that is going to make the difference among the existing solutions on the market. The blockchain system will be based on the ethereum distributed computing platform and protocol, powered by a native ERC20 token - Ispolink (ISP).

Alongside with the payment system, Ispolink is proposing a referral based reward system designed to entice skilled job seekers and share the success with our users by giving them out a commission for successful referrals that get hired.

Due to the rise in popularity and adoption of blockchain and cryptocurrencies, the traditional payment methods are considered obsolete, slow and uncompetitive as there are numerous possibilities to transact and exchange value more efficiently through cryptocurrencies. However, blockchain protocols have a limit on the block size and it can take a certain amount of time to generate a block. In order for a transaction to be considered valid and irreversible, users often have to wait for multiple block confirmation. This can become bothersome especially when users want their transactions processed instantly. Due to congestions of the blockchain networks which occur when there is an increased demand and utilization, users are often forced to pay higher transaction fees.

4.3 Matic Network Scaling Solution

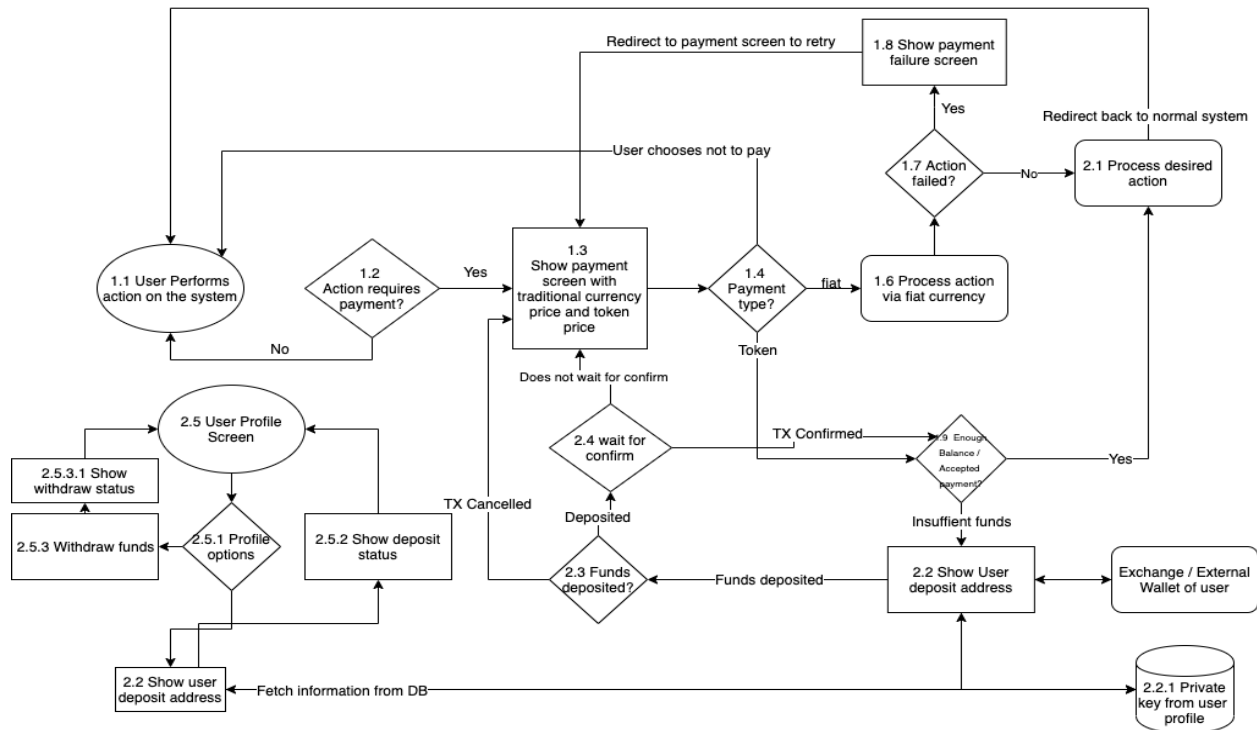
In order to tackle the major constraints and scalability issues, Ispolink is implementing Matic Network scaling technology on top of Ethereum. According to Matic whitepaper, Matic can be described as a *"Layer 2 scaling solution that achieves scale by utilizing side chains for off-chain computation while ensuring asset security using the Plasma framework and a decentralized network of Proof-of-Stake (PoS) validators. address the scalability and usability issues while not compromising on decentralization."* Matic's major objective is to resolve the issues associated with scalability while at the same time not compromising on the level of decentralization. Matic Network is a side chain scaling solution for existing platforms which provides scalability and superior user experience to decentralized applications and user functionalities.

Key Features

- **Scalability:** Fast, low-cost and secure transactions on Matic sidechains with finality achieved on mainchain and Ethereum as the first compatible Layer 1 basechain
- **High Throughput:** Achieved up to 10,000 TPS on a single sidechain on internal testnet; Multiple chains to be added for horizontal scaling
- **User Experience:** Smooth UX and developer abstraction from mainchain to Matic chain; native mobile apps and SDK with WalletConnect support
- **Security:** Matic chain operators are themselves stakers in the PoS system
- **Public Sidechains:** Matic side chains are public in nature (vs. individual DApp chains), permissionless and capable of supporting multiple protocols".

The main use cases for Ispolink's payment system would be the frictionless and instant payments, ensuring that users will be able to transact with 1/100 of the current gas fee on the Ethereum blockchain. More importantly, we have chosen to implement Matic's technology as we expect our product to become more mature and the demand for the platform to grow. That's why we want to ensure to our users a high degree of security, transaction throughput and scalability.

4.4 Blockchain Payment System Flow



1.1 User performs action on system

In the current state, the user decides upon what action to undertake

1.2 Action requires payment

If the action requires payment, the user is prompted with a screen with an option to either pay with a token or not.

If no payment is made, then resume with 1.1 otherwise go onto 1.3

1.3 / 1.4 Show screen with price in fiat and token

Show screen with price in fiat and token. The system should do the necessary calculations and discounts based on the price of the token.

Screen also has an option to abort the payment and return to normal flow.

Also show the current token balance

1.5 Payment in tokens

The user deposits tokens into their personal wallet address and the system will credit the balance

If the user does not have this, return error and redirect them back to the price screen (1.3).

1.6 Payment in Fiat

Show information on what the user is paying for, ask for their card details or paypal details. Process here and return back to the

1.7 Check if fiat process failed

In case of unsuccessful action then a payment failure screen is displayed. Otherwise the payment is being processed, desired action attained and redirected back to normal system flow

1.8 Payment Failure

Inform users that fiat payment has failed. Redirect them back to the payment selection screen (1.3)

1.9 Enough Balance / Payment accepted

Check if the user has enough balance on their account.

If sufficient money is at disposal, then send a request to take the money out of the wallet, then go to 2.1

If not enough money is available, the deposit address is shown (unique code), then go to 2.2

2.1 Process desired action

If payment has been received successfully redirect users back to the normal system flow.

2.1 is the success condition of 1.9 or 1.7 when everything has been paid. This step is just to reconcile with the accounting and then do whatever the user wants to be done.

2.2 Show deposit Address

Show deposit address (unique to the user) and amount inside address. Process for private key creation in 2.2.1

Proceed to 2.3 after showing deposit address

2.2.1 Private key creation

Private/public key generated using RPC command from full node or API. Associate private key and public key with the user profile, and show in 2.2

2.3 Funds deposited

There are two outcomes. If funds were deposited, proceed to 2.4 which is how we will detect for confirmation. This is achieved by doing a long poll or periodic polling to the backend. Otherwise go back to 1.3

2.4 Wait for confirmations

Wait for transaction confirmation before crediting the user account. A progress bar would be available. If a user chooses not to wait, go back to 1.3 / 1.4 (payment selection) where they can choose to pay at a later date or with another method.

2.5 User profile screen

User profile has the ability to deposit or withdraw tokens also. Deposit tokens follows a similar flow.

2.5.1 User Profile options

The user has the option to edit the profile but we will focus on tokens. This follows the similar flow to 1.9

2.5.2 Show deposit status

When funds are deposited or not show deposit status. This should just do a simple RPC or API query for any TX inputs to the address.

2.5.3 Withdraw funds

Funds are withdrawn from the wallet. A withdrawal fee should be deducted and sent to the owner wallet, also in this state the owner wallet should send some gas to the user's unique address behind the scenes.

2.5.3.1 Withdraw status

This action operates in a similar manner as deposit statuses work, except the fact that UTXOs (TX outputs) are visible from the address.

Type of states for a status:

- PENDING - Transaction not broadcasted. At this point the user wallet receives gas from the main account in order to perform transaction.
- PROCESSING - Transaction is created and then broadcasted from the user's wallet, and transaction ID is noted and shown to the user when queried.

- COMPLETED - Transaction is completed with at least one confirmation

4.5 Verifying Education on the Blockchain

Nowadays, another vital problem is the increasing number of individuals that are falsifying their resumes in order to impress the potential employer and get the job. HireRight's 2017 Employment Screening Benchmark Report found that 85% of employers caught job candidates lying on their resumes. For instance, a candidate can be dishonest and exaggerate about their competencies, change the graduation dates, fill the gaps in their work experience or try to represent acquired courses as a completed education. In general HRs are rather skeptical about the provided information on resumes and although there are ways to verify that by running background checks of education and certificates, it's quite time consuming process.

Ispolink is offering a perfect solution by verifying the authenticity of degrees on the blockchain. Essentially, Ispolink is going to collaborate with educational institutions to confirm the issuance of degrees by putting them on the public blockchain ledger, which is going to serve as an ultimate proof of truth. By doing so, our platform is going to display the candidates with verified education which will guarantee and ensure higher trust among the employers and applicants throughout the hiring process.

4.6 Video resume

In particular, this feature will provide job seekers a unique opportunity to stand out and impress their potential employers. Instead of proceeding with a standard resume, each user could record a short video and share one's qualifications, passions and professional goals. In addition, the video resume enables the job seekers to demonstrate their strengths, communication skills and personality that would provide a better overview and assessment criteria to the employers.

4.7 Instant feedback

Instant feedback to applicants – no more endless waiting, uncertainty and poor user experience! Perhaps one of the biggest frustrations for the job seekers is the lack of communication and feedback about their performance and where they stand on the interviewing process. There are multiple reasons for that – this could obstruct the person to choose among several job offers as timely feedback is not provided. Not having any feedback at all leaves the job seeker unappreciated in terms of time and effort spent to research the company, attend interviews and conduct tests. In order to resolve this major issue, Ispolink is introducing instant feedback feature that automates the feedback loops. The talent acquisition expert could send a

predefined email response with a single click regardless when he stands on the dashboard. Even if this is not the case, once the position has been filled, the platform will send automatic emails to all candidates that took part in the interviewing process, ensuring 100% feedback and superior candidate experience.

4.8 Company pages

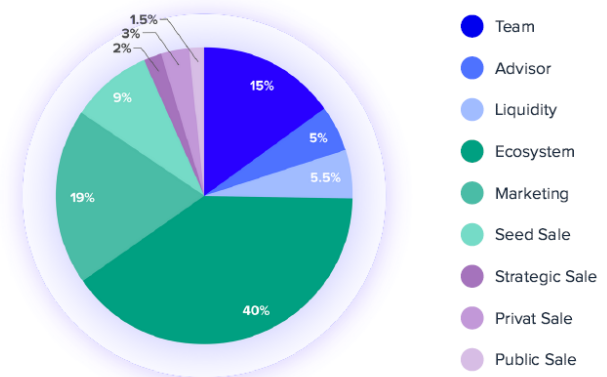
The company page is designed with the intention of enabling businesses to communicate their core values and provide a glimpse of internal culture as well as further details about the success stories and key accomplishments of the company. The company page is fully customizable and it's an excellent means for employer branding. The potential candidates will be offered sufficient information in order to get acquainted with the organization.

5. Tokenomics

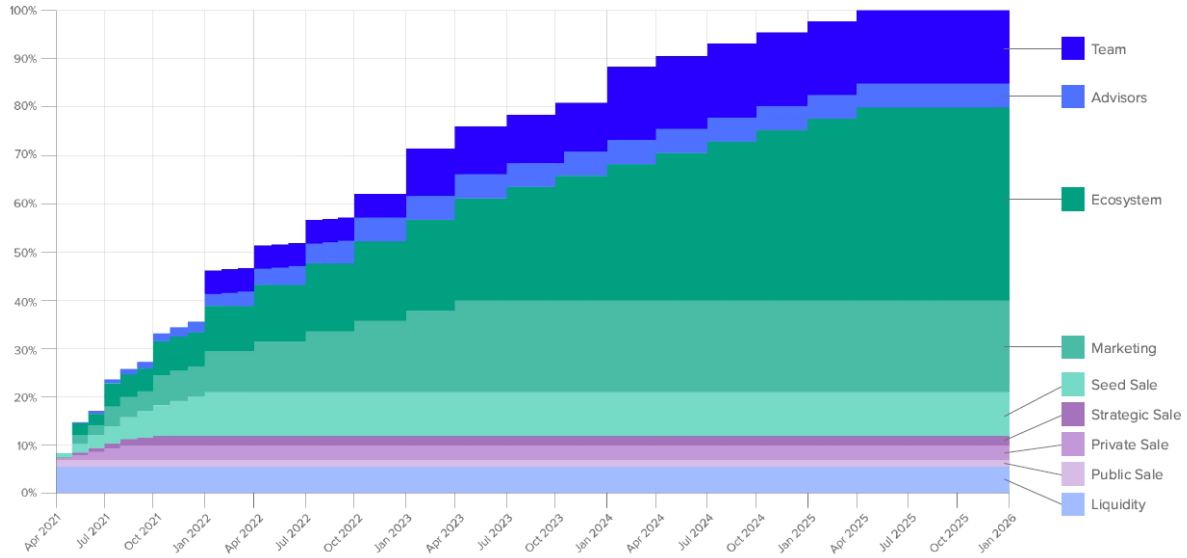
The Ispolink token is a ERC20 utility token issued on the Ethereum blockchain. It plays an integral role in the Ispolink ecosystem, being the native platform token. The Ispolink token is the soul and heart of the Ispolink platform used as vehicle to purchase services Powered by Binance Smart Chain & Polygon's L2, Ispolink is an interoperable platform offering a decentralized ecosystem in which users can purchase services, enable users to earn tokens by signing up, referring friends, getting verified, social mining and token staking via Metamask.

Tokenomics

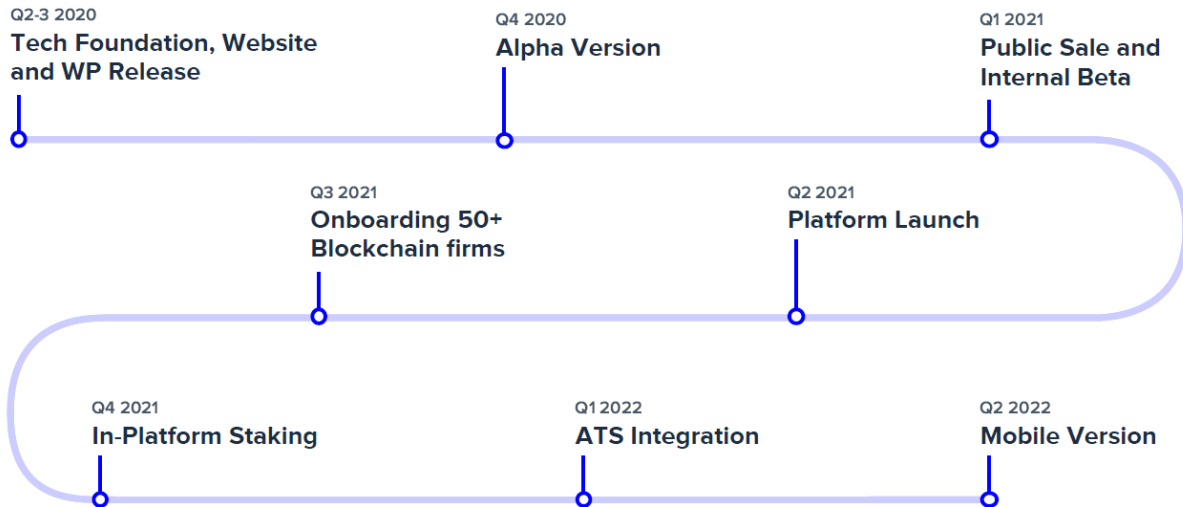
- Purchase of hiring packages with ISP
- Token Governance
- Referral bonuses paid in ISP
- Rewarding verified users
- Social mining by DAO Maker
- Token staking



Token unlock schedule



6. Roadmap



Ispolink Tokens are not intended to constitute securities in the United State of America or any relevant jurisdiction, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of regulated investment or investment product, or a solicitation for any form of regulated investment or investment product in any jurisdiction.

IF YOU DECIDE TO PURCHASE ISPOLINK TOKEN, YOU EXPRESSLY ACKNOWLEDGE, ACCEPT AND ASSUME THE FOLLOWING RISKS

Prospective purchasers of Ispolink tokens should carefully consider and evaluate all risks and uncertainties associated with Ispolink and its business and operations, the Ispolink Tokens, the Ispolink platform, and the ITS, and all information set out in this Whitepaper and the T&Cs prior to any purchase of Ispolink tokens

You agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the ITS, or future trading of the Ispolink tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of Ispolink, the Ispolink Tokens, the ITS and the Ispolink platform;

the Ispolink Tokens are not to be construed, interpreted, classified or treated as:

1. i. any kind of currency other than cryptocurrency;
2. debentures, stocks or shares issued by any person or entity;
3. rights, options or derivatives in respect of such debentures, stocks or shares;
4. rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
5. securities;
6. units in a collective investment scheme;
7. units or derivatives of units in a business trust; or
8. any form of regulated investment or investment product
 - you are fully aware of and understand that you are not eligible to purchase any Ispolink Tokens if you are an Excluded Person;
 - you are legally permitted to participate in the ITS and all actions contemplated or associated with such purchase, including the holding and use of Ispolink Tokens;
 - the amounts that you use to purchase Ispolink Tokens were not and are not directly or indirectly derived from any activities that contravene the laws and regulations of any jurisdiction, including anti-money laundering laws and regulations;
 - if you are a natural person, you are of sufficient age and capacity under the applicable laws of the jurisdiction in which you reside and the jurisdiction of which you are a citizen to participate in the ITS;

- you are not obtaining or using Ispolink Tokens for any illegal purpose;

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