

# Review of: "From Tech Hub to Banking Failure: Exploring the Implications of CBDCs on the Destiny of Silicon Valley Bank"

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**Potential competing interests:** No potential competing interests to declare.

Thank you for allowing commentary on your paper through this platform. I believe you will benefit greatly from the contributions from the wide community of scholars you may engage with.

You provide a relatively extensive review of the case, which is timely, however requires more connection with the topic you wish to present. While your paper discusses several items, a key aspect is missing, which is the theoretical framing of CBDC's. There is this notion that technological innovations and their diffusion face several challenges which need to be balanced out in when building an argument in favor of its implementation. Many of the aspects remain unknown, which bear risks, that need to be addressed during implementation, and there is little space in your paper for possible deviations. For this I recommend strengthening your CBDC section, and presenting it first, so that the audience can take notice how these operate, before moving to application in the specific case.

Then, you should present your case, of course with more connection to the CBDC aspects mentioned above. Following that section I recommend to delve more into analysis of how CBDC's would have determined an alternative pathway, again based on the theoretical framing indicated previously.

Thanks for choosing the platform, I look forward to seeing advancement in your work.