

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.

This article offers a thorough discussion of the advantages that Central Bank Digital Currencies (CBDCs) may have in reaction to the demise of SVB as a result of a contemporary digital bank run. It discusses possible effects on monetary policy transmission across the economy as well as ramifications for central banks, consumers, and companies.

The article may benefit from a more thorough examination of the following:

- 1. The authors could give more particular instances of how CBDCs might be utilised to enhance liquidity management, lower the costs associated with currency issue and circulation, and give central banks additional instruments for carrying out monetary policy.
- 2. The researcher can go into further depth on the dangers that could come with CBDCs, such as the danger of growing cyberthreats.
- 3. The author could outline more specific suggestions on how to be ready for the introduction of CBDCs, such as the actions that central banks and other stakeholders should take to ensure the CBDCs are implemented successfully. The research might be strengthened by more inquiry into the possible impacts of CBDCs on the banking sector and the effectiveness of monetary policy transmission through empirical data. Researchers should also specify where they want their work to go in the future.

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