

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

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The paper explores a very interesting and original issue. My comments are as follows:

(a) In my view, the link between CBDC and the financial distress of SVB should be better argued and justified. The article should introduce the main research question early in the introduction and motivate the article. More specifically, why is the issue important? The answer should appear in the introduction early on. Why should we expect a causal relationship between the two? This should be better explained, again in the introduction.

(b) A very detailed and long discussion of the SVB case is not so important in an academic article; one can safely assume that the interested reader is familiar with the case. More importantly, its place is not the introduction; in my view, this could be dealt with within a sub-section later in the paper.

(c) The empirical analysis in the paper is very limited; methodologically one could do much more to explore the relationship between CBDC and the financial distress of SVB. In other words, in its current form, this is a very good general paper that discusses a real case, but the paper needs to implement the appropriate research methodology to be able to reach a more scientific result, i.e. a conclusion supported by original empirical evidence.