

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.

1. Please define what failure means in the background because different people have different understandings of failure. For example, executives of SVB are not only richer, but they can continue to invest in another bank.
2. Please include in the background an analysis of the managers whether they deliberately bankrupted SVB because they had already made enough money.
3. The biggest flaw of CBDC is the invasion of personal privacy, when a person's consumption is tracked by CBDC, no one wants to use CBDC. Please discuss how to get rid of this flaw.