



# Towards Central Bank Digital Currency

Bachelor Seminar

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- Please take a look at the different topics and decide for yourself which topics you are of interest to you
- Create your Top-3 list
- At the kick-off meeting we will distribute the topics based on your preferences as well as how many people are interested in the same topic.
- The following slides provide more information on which issues and questions could be discussed in each topic.

1. Stakeholder Analysis of CBDC
2. Comparison of Stablecoins and CBDC
3. Privacy and anonymity in CBDC
4. Usage adoption of CBDC from individuals.
5. Literature review on CBDC pilot projects of central banks
6. Technology and features of a CBDC
7. Monetary aspects of CBDC
8. Legal Analysis on CBDC
9. Trust in money

Other: Literature review on cryptocurrencies in information systems

Other: Your own ideas

# 1. Stakeholder Analysis of CBDC

- What Stakeholders exist in the CBDC environment?
- How can the concept of „Personas“ be used here? Are there other theories that can be used to evaluate stakeholders?
- How are the stakeholders affected by different types/designs of CBDC?

## 2. Comparison of Stablecoins and CBDC

- Literature review on the concept of stablecoins
- Analysis on price stability of traditional currencies.
- Comparison of stablecoins to CBDC. How do they differ? What do central banks say?

### 3. Privacy and anonymity in CBDC

- How could CBDC affect user privacy?
- What privacy concerns do individuals exhibit in currencies?
- Analysis on the concept of privacy in information systems
- Design of a quantitative survey to measure privacy concerns regarding CBDC (no participants needed)

## 4. Usage and adoption of CBDC

- Analysis on the concept of adoption and technology adoption in information systems
- How have payment systems been adopted in the past? How does this differ between countries/solutions?
- Development of a quantitative survey to measure technology adoption of individuals for CBDC (no participants needed)

## 5. Literature review on CBDC pilot projects of central banks

- Central banks worldwide are piloting CBDC projects. Conduct a systematic literature review on these projects.
- What is the intention of these projects?
- What technologies do they use?
- What have been the results?
- What can we learn from the pilot projects?  
How can these results be categorized?



## 6. Technology and features of a CBDC

- How could a CBDC look like, technology-wise?
- Which design would fit to which use case of a CBDC?
- What features would lead to what results?
- Who should play a role in the implementation?
- What steps have been taken towards the implementation of a CBDC?

## 7. CBDC from a monetary perspective

- Systematic literature review on the monetary aspects of a CBDC.
- What pros/const exist. How could they be managed?
- How would a CBDC affect monetary and financial policy and central banks?

## 8. Legal Analysis on CBDC

- Who could introduce and issue a CBDC from a legal standpoint?
- Is a CBDC compatible with data protection rights such as the GDPR?
- Can cash be abolished legally in favor of CBDC?
- What legal issues could arise through a CBDC? How could they be overcome?
- Analysis on the legal framework surrounding central banks and financial institutions.

## 9. Trust in money

- Literature review on the concept of trust in (crypto)currencies
- How is trust being generated in (crypto)currencies and CBDC?
- Development of a survey to measure trust of citizens in a digital Euro (no participants needed)

## Other. Literature review on cryptocurrencies in IS

- Systematic literature review on cryptocurrencies in the information systems domain.
- How can research be clustered?
- What has been the focus of existing research?
- What gaps exist in this domain?

## Other. Your own ideas

- Do you have own ideas regarding CBDC or the digital Euro?
- Think about open issues, open questions that have not been answered yet.





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