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Comprehensive review of Artificial General Intelligence (AGI): Applications in Business and Finance

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Abstract This paper delves into the multifaceted realm of Artificial General Intelligence (AGI), exploring its definition, evolution, potential applications, and the ongoing debates surrounding its development. We examine AGI's theoretical underpinnings, contrasting it with narrow AI and artificial superintelligence (ASI). Furthermore, we discuss the impact of AGI across various sectors, including finance, research, and business, while also addressing the ethical considerations and challenges associated with its advancement. This survey synthesizes current research and perspectives, providing a comprehensive overview of AGI's trajectory and its potential to reshape the future. This paper presents a comprehensive examination of Artificial General Intelligence (AGI), analyzing its current state, applications across industries, and future trajectory. Through systematic review of academic literature and industry reports, we identify three critical dimensions of AGI development: (1) technical architectures bridging narrow AI to general intelligence, (2) transformative applications in finance and business, and (3) emerging ethical and workforce challenges. Our findings reveal accelerating market growth (projected 36.9% CAGR through 2031) alongside significant research gaps in evaluation metrics, environmental impact, and cross-cultural adoption. The study highlights AGI's dual role as both disruptor and enabler, with financial services emerging as the leading adoption sector (38% of investments by 2028). We summarize (based on cited work) a framework for responsible AGI development that balances innovation with ethical considerations, emphasizing the need for standardized benchmarks and workforce transition strategies. The paper contributes to ongoing discourse by synthesizing dispersed research into actionable insights for practitioners and policymakers navigating the AGI revolution. This is a pure review paper and all results and findings are from cited literature.

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