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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 themultifaceted realm of Artificial General Intelligence(AGI), exploring its definition, evolution, potentialapplications, and the ongoing debates surroundingits development. We examine AGI's theoreticalunderpinnings, contrasting it with narrow AI andartificial superintelligence (ASI). Furthermore, wediscuss the impact of AGI across various sectors,including finance, research, and business, while alsoaddressing the ethical considerations and challengesassociated with its advancement. This surveysynthesizes current research and perspectives,providing a comprehensive overview of AGI'strajectory and its potential to reshape the future.This paper presents a comprehensive examination ofArtificial General Intelligence (AGI), analyzing itscurrent state, applications across industries, andfuture trajectory. Through systematic review ofofacademic literature and industry reports, we identifythree critical dimensions of AGI development: (1)technical architectures bridging narrow AI togeneral intelligence, (2) transformative applicationsin finance and business, and (3) emerging ethicaland workforce challenges. Our findings revealaccelerating market growth (projected 36.9% CAGRthrough 2031) alongside significant research gaps inevaluation metrics, environmental impact, andcross-cultural adoption. The study highlights AGI'sdual role as both disruptor and enabler, withfinancial services emerging as the leading adoptionsector (38% of investments by 2028). Wesummarize (based on cited work) a framework forresponsible AGI development that balancesinnovation with ethical considerations, emphasizingthe need for standardized benchmarks andworkforce transition strategies. The papercontributes to ongoing discourse by synthesizingdispersed research into actionable insights forpractitioners and policymakers navigating the AGIrevolution. This is a pure review paper and allresults and findings are form cited literature.

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