Organizations today are faced with the dual challenges of managing intra-organizational information and monitoring a vast reservoir of information from the external environment. Survival requires the effective use of information and decision technologies to gather, manage, and exploit knowledge. There is growing use of business intelligence for better management decisions in the insurance industry. However, empirical studies on business intelligence are still scarce in academic research. The present study attempted to investigate the importance of business intelligence on organization’s competitive advantage. The study also attempted to analyze the relationships among information technology infrastructure, business intelligence, organizational agility, and competitive advantages in three select life insurance companies. Drawing on the systems theory, dynamic capabilities framework, and literature on competitive advantages, information technology infrastructure, business intelligence, and organizational agility, it was hypothesized that business intelligence was a major source of competitive advantage. This research proposed a conceptual framework to examine the effects of business intelligence on competitive advantages. This model also examined how organizational agility mediated the effects of business intelligence on organization’s competitive advantage.

Survey data were collected by appropriate questionnaire and interview which used to examine the conceptual model.

The results obtained supported the research hypotheses that business intelligence was a significant source of competitive advantage; and organizational agility mediated the effects of business intelligence on competitive advantage of the organization. This research empirically investigated the significance of business intelligence on competitive advantage in the life insurance companies in India. It also demonstrated from the business intelligence perspective that information technology infrastructure had strategic value for organizations, as it was a significant source of business intelligence, organizational agilities and competitive advantages. The moderating effects of environmental turbulence reinforced this claim that as environments have become more turbulent, the strategic role of business intelligence, information technology infrastructure and organizational agility would become even more prominent.