

# Impact of Organized and Unorganized Retailing on Consumer Buying Preference:

A study on Afghanistan Beverage Industries Ltd (ABI)

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## Abstract

The Afghan retail sector is going through a transformation and the emerging market is witnessing a significant change in its growth pattern. Both existing and new players are experimenting with new retail formats. These emerging retail formats provide wide variety to customers and offer an ideal shopping experience with an amalgamation of product, entertainment and service, all under a single roof. Changing tastes and preferences of consumers are leading to radical transformation in lifestyles and spending patterns and this in turn is giving rise to spurt in new business opportunities. Consumer dynamics in Afghanistan is also changing and the retailers need to understand the changing dynamics and its impact on shopping behavior and formulate their strategies accordingly to deliver the expected value to the consumers.

The present study is a comprehensive study of both organized and unorganized retail outlets influence on customer buying preference. Consumers' perspective covers all the important aspects of retailing. Firstly, it covers the types of organized and unorganized retail formats. The study also does an in-depth various factor influencing on consumers, to choose particular retail formats. Furthermore, it also attempts to study the preference of diverse retail formats for purchasing different categories of merchandise and service. Based upon all this analysis, a framework of consumers' perspective for emerging retail formats has been designed to cover consumers' preferences for organized and unorganized retail formats. Questionnaire has been used to gather data from 385 costumers at Kabul City. The study uses randomly sample techniques scale for assessing data from customers. Cochran formula has been used to identify the consumer's perception, preferences and attitude on unorganized and organized retail formats. Results of the study represent that choice of emerging retail formats are influenced by consumer demographics and other factors. Type of product category also influence consumer's buying from different retail formats. The results highlight that young consumers prefer to shop more at organized retail outlets. On the other hand, older consumers prefer to purchase from unorganized retail store. The results reveal that the emerging retail formats are changing consumers preference due to changing life style, increase in income of respondents, aware of quality, different taste and habits, service, character, etc., which enhance the shopping experience of consumers like: good parking facility and friendliness of employees. Moreover, consumers are more motivated towards developing retail formats. Regarding the purpose of visiting emerging retail formats, consumers prefer to go there not only for shopping purpose, but also for entertainment and enjoying food at food courts. The study also throws light on format- wise- preferences of marketing strategies and the results explain that the new emerging retail formats.

**Key words:** Organized retailing, Unorganized retailing, and Consumer buying preference.

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## Problem of Practice

Retailing is one of the important industries in Afghanistan and one of the major sources of employment in the country. The Afghan retail market has around 25, 0000 outlets, (Afghanistan Beverage Industries Ltd, 2021).

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From the total number 12% is FMCG retail that covers the 30,000 outlets across the country. Retailing in Afghanistan is broadly divided into organized and unorganized retail sectors. Based on data collected by Afghanistan Beverage Industries Ltd in 2021, Afghanistan has been identified with 12/88 % model of the retail segments means that 12 % are the organized retail outlets and 88% are the unorganized retailing that are gradually changing to the organized retail segments. Percentage of organized retail in Afghanistan is less, but the modern retail formats are showing very interesting trends due to changing lifestyle of consumers. In the Afghanistan retailing scenario include thousands of retail outlets, changing lifestyle of consumers, perception of customer towards price. With the evolving consumer market, Afghanistan consumer buying behavior becomes very important.

The Afghan retail industry has strong linkages with the economic growth and development of the economy. Liberalization of the economy, rise in per capita income, improved infrastructure, growing consumerism, retail attributes and effective marketing strategies of the retailers to consider factors for the development of organized retailing in Afghanistan. Several demographic indicators show favorable trends for the growth of unorganized and organized retail trade in Afghanistan. These are: i) The income growth of the higher class: consumers have a greater ability to spend, ii) Increasing Urbanization: larger urban population that value convenience, coupled with the higher propensity of the urban consumers to spend, iii) Growing young population: growth of the post-liberalization maturing population, with the attitude and willingness to spend and iv) Spend now vs. save earlier: consumers are willing to borrow for present consumption. Changing taste and preferences of consumers are leading to radical transformation in lifestyles and spending patterns and this in turn is giving rise to spurt in new business opportunities. A change is being observed in the shopping pattern of customers, which has resulted in the emergence of big retail chains in big towns (Aggarwal, 2008).

The Afghan retail industry is predominantly fragmented the owner-run "outlets". The organized retail sector commands just 12% of the total retail industry and expected to grow by 3% by end of 2026. According to ABI data collected, Afghan's middle-class is the next big spenders' segments in the consumer market. The middle class currently expected as 8 million people, but by 2026 it may expand to 8.5 million people which account to 20 percent of the population. The Afghan consumer market is estimated ten-fold increase in middle-class population.

Retailing has given full-fledged and taken an industry status in the developed nations. According to ABI report (2021) this gives a clear indication about retailing its growing contribution towards nation's economy. More than eighty percent of retail trade in Afghanistan economies is unorganized and contributes the major retail revenue. According to retail report generated by ABI data monitor (2019) huge retail chains like Kefayat chains, Finniest Super Market, Afghan Spinneys Group, Khalid Arsalan Perfect Group of Companies, Al- Wahed Hypermarket recently opened, Wedding Hall Segments, Furniture, Segments, Garments and etc., have now replaced the individual's mall stores in Afghanistan. These outlets being donate the distribution channels and bargains with the manufacturers for huge discounts. Some of the large retailers have grown to the extent of replacing the manufacturer products/ brands by developing their own "private /retailer labeled brands". For instance, Saholat, Turkish, Kefayat and many more have their own private brands on its shelves. Today retailers of the developed economies, presence on the global top companies list. More than 50 fortune companies and around 25 of the Asian top 200 firms are organized retail outlets and 10% of the world's billionaires are retailers (Ali et al., 2010). This evidence the growing power of the organized retailers in the global consumer market.

### **Introduction About the Topic**

The study titled "The Impact of Organized and Unorganized Retailing on Consumer Buying Preference" aims to examine how different retail formats influence consumer behavior and purchasing decisions (Chawla et al., 2019). Organized retailing refers to all registered retail stores that are professionally managed and follow structured operations such as supermarkets, shopping malls, chain stores, and branded outlets (Dalwadi et al., 2010). These formats emphasize quality assurance, fixed pricing, and a modern shopping environment (Dennis, 2005). Unorganized retailing, on the other hand, includes small, traditional, and informal retail outlets such as local shops, street vendors, kiosks, and family-owned stores that operate without standardized systems or formal registration (Devadas & Manohar, 2011).

The research seeks to identify and compare how factors such as price, product quality, variety, convenience, and customer service affect consumer buying preferences toward these two types of retail formats (Fisher et al., 2000). The study focuses on Afghan consumers' perceptions, satisfaction levels, and choice behavior within the country's evolving retail landscape.

The motivation behind conducting this study arises from Afghanistan's quickly changing retail environment and the lack of practical research on consumer preferences in this area. In many developing countries, organized

retailing is expanding due to urbanization, globalization, and rising consumer expectations. However, in Afghanistan, unorganized retailing continues to dominate because of cultural familiarity, accessibility, and economic constraints.

This dual structure creates a need to understand what drives Afghan consumers' choices whether they prefer traditional markets for trust and convenience or modern stores for quality and product assurance. Practical motivation to help retailers both organized and unorganized understand the buying behavior of Afghan consumers and design effective marketing and service strategies. Academic motivation to fill a research gap by providing data and analysis specific to Afghanistan, where very limited studies exist on retail consumer preferences. Policy Motivation: To provide insights that can assist policymakers in supporting balanced retail development that protects small traders while encouraging modern retail investment (Ganesha and Aithal, 2020). Personal Motivation: As a student or researcher in business and management, the study provides an opportunity to contribute to the understanding of consumer behavior in a transitional economy and to link theory with real-world market conditions (Goyal and Aggarwal 2009).

### **Consumer Buying Preference**

It refers to the decision-making behavior of consumers when choosing between organized and unorganized retail outlets (Hansen and Singh, 2009; Anitha, 2016). This includes the level of consumer satisfaction, loyalty, and frequency of purchases influenced by various factors (Hemashree, 2008). The dependent variable is what the research aims to explain how and why consumers prefer one type of retailing over the other.

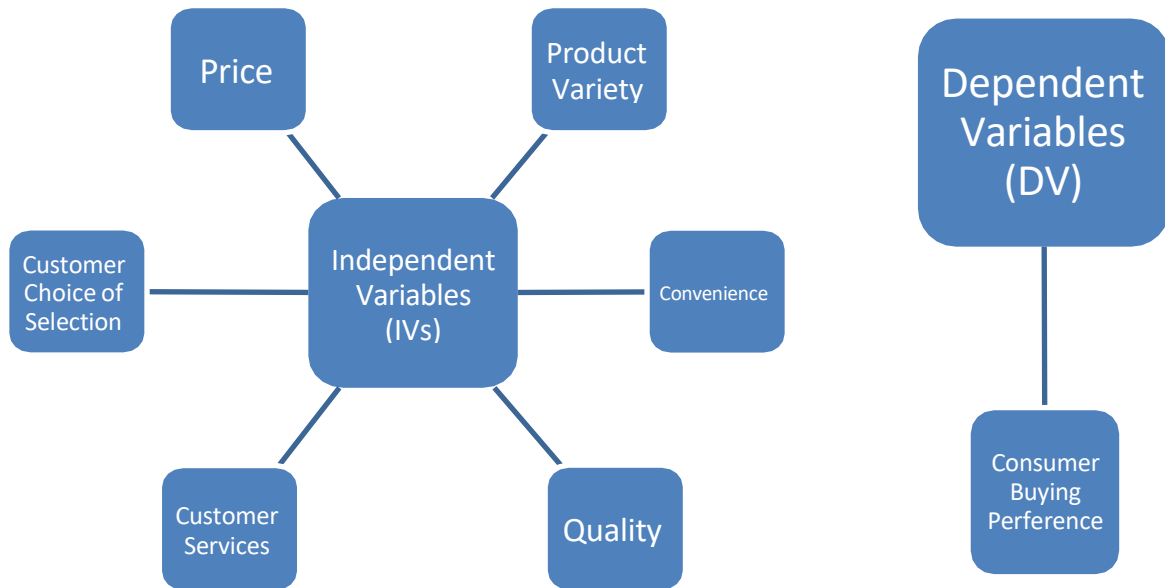
The independent variables are the factors believed to influence or determine consumer buying preferences. Based on the literature and retail context in Afghanistan, the following independent variables are identified:

1. **Product Variety:** The range of products available at retail outlets, including brands, categories, and options that satisfy diverse consumer needs.
2. **Price:** The affordability, pricing structure, and perception of fairness in price comparison between organized and unorganized retail outlets.
3. **Product Quality:** Consumers' perception of the durability, freshness, and reliability of products purchased from different retail formats.
4. **Convenience:** The accessibility, location, operating hours, and overall ease of shopping experience offered by retail stores.
5. **Customer Service:** The quality of interaction, behavior of sales staff, after-sale support, and assistance provided to consumers during their shopping experience.

This relationship will help determine which factors most strongly affect consumers' choices in the Afghan retail market and how organized and unorganized retailers can improve their competitiveness.

### **Conceptual Framework**

The conceptual framework for this study is structured around the relationship between consumer preferences from organized and unorganized retailing. The dependent variable in this context is consumer buying preference, while the independent variables include price, product variety, convenience, quality, customer services, and customer choice of selection. The study aims to investigate the impact of these independent variables on consumer preference and their influence on organized and unorganized retailing.



### Research Questions

1. How does consumer preference influence the purchasing behavior from organized and unorganized retailing?
2. How does the presence of organized and unorganized retailing affect consumer preference?
3. What are the common challenges and difficulties faced by consumers when purchasing from organized and unorganized retail stores?

### Objectives and Hypothesis

1. To identify the impact of various factors on consumer buying preference in organized retailing.

**H0:** There is no impact of various factors on consumer buying preference in organized retailing.

**H1:** There is significant impact of various factors on consumer buying preference in organized retailing.

2. To identify the impact of various factors on consumer buying preference in unorganized retailing.

**H01:** There is no impact of various factors on consumer buying preference in unorganized retailing.

**H2:** There is significant impact of various factors on consumer buying preference in unorganized retailing.

### Significance of the study

The present research will help to represent a detailed picture of consumer perception, preferences and attitude towards organized and unorganized retail formats viz. Unorganized retail formats like, conventional trade, local traditional markets, road side bazar, Karachi's etc. and organized retail formats, like, Modern Trade, Modern HORECA Category specialty outlets; Convenience store; Department Store, Factory outlets, Super markets, malls, convenience stores, hypermarkets/supermarkets, discount stores, and specialty stores (Kiran and Jhamb, 2011). The research will help in segmenting the customers on the basis of their perception, preferences and attitude of consumers on both retail formats for shopping of merchandise (Koçaş and Bohlmann, 2008). Moreover, it will also help the retailers to focus on the factors influencing the organized and unorganized retailing formats suggest marketing strategies for better merchandise management (Kuruvilla and Joshi, 2010). The unique feature of this exhaustive study is the coverage of all-important aspects of retailing has relevance for consumers (Sherman et al., 1997). Further, the proposed work will also help and guide consumers' and retailers' by providing them with a practical framework on consumers' and retailing perspective on organized and unorganized retail formats (Wood and Browne, 2007). The significance of this study lies in its contribution to understanding the changing dynamics of Afghanistan's retail sector and the factors influencing consumer buying preferences within organized and unorganized retail formats. In a country where retailing remains a vital component of daily economic activity, this research provides valuable insights for business managers, policymakers, investors, and scholars interested in consumer behavior, marketing strategy, and retail development. The findings of this study are expected to add theoretical depth and practical relevance to both academic literature and business decision-making in Afghanistan's emerging market.

For business practitioners, this study holds practical importance by identifying the key factors that influence consumer preferences between organized and unorganized retailers. Retailers in Afghanistan often operate in a

highly competitive yet fragmented market environment. Many lacks sufficient knowledge of what drives consumer loyalty, purchase decisions, and satisfaction in the context of retail modernization. The results of this research will help retailers both organized and unorganized understand which elements of the retail mix (price, product variety, quality, convenience, and customer service) are most valued by Afghan consumers. Organized retailers can use these insights to improve store layout, product assortment, pricing strategies, and customer experience, thereby enhancing competitiveness and consumer retention. Similarly, unorganized retailers can learn how to strengthen their traditional advantages such as personal trust, convenience, and community connection, while gradually adopting modern retail practices. Ultimately, this study can guide retail managers in formulating more effective marketing and operational strategies to meet consumer expectations in a rapidly changing retail landscape. This study provides valuable implications for government agencies and economic planners. The coexistence of organized and unorganized retail formats presents a challenge for policymakers seeking to promote modernization without undermining traditional livelihoods. The study's findings will help policymakers understand how consumer behavior is evolving and what role government policy can play in supporting balanced retail development.

For instance, if the research shows a strong consumer shift toward organized retailing, policymakers may focus on improving infrastructure, investment regulations, and trade standards. Conversely, if unorganized retailing remains dominant due to cultural and social preferences, the government may consider initiatives to support small business development, financial inclusion, and skill training for traditional retailers. Hence, the study contributes to designing policies that enhance market competitiveness, protect employment, and promote economic sustainability in Afghanistan's retail sector. This study addresses a significant gap in research literature concerning consumer buying preferences in Afghanistan's dual retail environment. While extensive studies exist in other South Asian economies such as India, Pakistan, and Bangladesh, very limited empirical research has been conducted in the Afghan context. Afghanistan's unique socio-cultural values, post-conflict economic conditions, and limited infrastructure create a distinct environment where consumer behavior differs from other developing countries. Therefore, this study will serve as a foundation for future research on retail development, consumer psychology, and marketing management in Afghanistan. It will enrich the academic understanding of how traditional and modern retail formats interact in transitional economies and provide comparative data for cross-country analysis. Additionally, the study will benefit students and researchers pursuing work in the areas of consumer behavior, retail marketing, and business development in emerging markets. This study offers insights into market opportunities and consumer demand patterns in Afghanistan's retail sector. Understanding consumer preferences helps investors identify which retail formats have higher growth potential and what product categories are in demand. Entrepreneurs can use this information to develop innovative retail models that combine the efficiency of organized retailing with the personal touch of unorganized retailing. By highlighting consumer trends, this research can encourage domestic and foreign investment, thereby contributing to job creation, industrial diversification, and economic stability. The study also holds broader social importance. Retailing in Afghanistan is deeply connected to cultural traditions, family relationships, and community life. The evolution from unorganized to organized retailing reflects not only economic change but also social transformation. Understanding how Afghan consumers perceive these changes helps ensure that modernization aligns with cultural values and consumer needs. The study's outcomes may contribute to promoting inclusive economic growth where both modern and traditional retail systems coexist and complement each other.

### **Primary Data Collection**

Afghanistan Beverage Industries customers were taken as a population of the study because the study used a case study design. A total number of 385 customers of different departments of the Afghanistan Beverage Industries were selected that would give the in-depth coverage and analysis of the results or the findings. Sample is a subset of a population, the process of picking a portion of the population to represent the whole population is known as sampling (Biondo et al, 1998). The random sampling technique has been acquired for this research. The different general directorates, departments along with units have been identified keeping in mind the availability and reach. In the first step a formal permission was obtained through personal visit with heads of departments. In the second stage in a process the questionnaires were distributed personally to pre-selected employees already informed about the purpose of the questionnaire filling.

**Cochran’s Sample Size Formula is used for large or unknown populations**

$$n_0 = \frac{(1.96)^2 \times 0.5 \times (1-0.5)}{(0.05)^2}$$

$$n_0 = \frac{3.8416 \times 0.5 \times 0.5}{0.0025} = \frac{0.9604}{0.0025} = 384.16 = 385 \text{ sample size}$$

**Results and Discussion**  
**Reliability Statistics**

**Table 1: Reliability Statistics**

Cronbach's Alpha	N of Items(Variab les)
.840	6

The reliability analysis of the seven variables Consumer Buying Preference (CBP), Product Variety (PV), Convenience (CN), Quality (QL), Customer Service (CS), Customer Choice of Selection (CCS), and Price (PR) produced a Cronbach’s Alpha value of 0.840. This value indicates a high level of internal consistency among the items included in the scale.

In social science research, a Cronbach’s Alpha value above 0.70 is generally considered acceptable, while values above 0.80 indicate strong reliability. Therefore, the obtained value of 0.840 confirms that the set of variables used to measure customer buying preferences in the organized and unorganized retail sector is both reliable and consistent. This suggests that the items collectively assess the same underlying construct and can be confidently used for further statistical analyses, such as regression or correlation statistics.

To identify the impact of various factors on consumer buying preference in organized retailing.

H0: There is no impact of various factors on consumer buying preference in organized retailing.

H1: There is significant impact of various factors on consumer buying preference in organized retailing.

**Proposed Regression line**

**CBP= B0 + B1 (PV) + B2 (CN) + B3 (QL) + B4 (CS) + B5 (CCS) + B6 (PR)**

**CBP= 3.703 + 0.739 (PV) + 0.136 (CN) + 0.367 (QL) + 0.266 (CS) + 0.113 (CCS) + 0.053 (PR)**

This can be interpreted as 1unit change in PV, CN, QL, CS, CCS and PR will bring about 0.739, 0.136, 0.367, 0.266, 0.113 and 0.053units’ positive changes in CBP respectively.

The dependency effects of consumer buying preference on dimensions like Product Variety (PV), Convenience (CN), Quality (QL), Customer service (CS), Customer choice of selection (CCS), and Price (PR) among retail customers is defined in hypothesis-H0 and hypothesis-H1, taken up and its results are shown in the table-1, as an outcome of multiple regression model conceptualized. From the results, it can be inferred that the F value of 79.678 is found to be significant at 5 percent level and hence, the null hypothesis (H0) is rejected and alternative hypothesis (H1) is accepted. These results suggest that consumer buying preference depends on the group of six dimensions in retail sector. Further, the adjusted R square value of 0.551 from the table-1 indicates that 55 percent of consumer preference depends on these groups of 6 dimensions in retail sector. Also the ‘t’ values of 15.469, 2.410, 7.503,3.834, 1.446 and .961 corresponding consumer preference dimensions such as Product Variety, Convenience, Quality, Customer service, Customer choice of selection, and Price are found to be having significant effects on the model conceived.

The analysis shows that product variety has the strongest and most significant impact on customer preference, reflected by the highest coefficient value of 15.476. This finding confirms that customers place great importance on having a wide range of options when shopping. Statements such as preferring stores with extensive variety, perceiving organized retailers as offering more brand choices, and feeling more satisfied when comparing

different alternatives are all strongly supported by this result. Moreover, factors such as the availability of various sizes, colors, and flavors, the opportunity to explore new or innovative products, and the willingness to pay slightly more for greater choice all contribute to this significant effect. On the other hand, limited product variety often seen in unorganized retail stores discourages customers from shopping there. Overall, having more product options substantially enhances customers' shopping satisfaction. In addition, the study shows that product quality has the second most significant impact on customer preference, supported by a high t-value of 7.503. This result strongly validates the positive influence of various quality-related perceptions, such as customers' habit of checking product quality before purchasing, their belief that organized retail stores offer superior-quality products, and their greater trust in branded items compared to non-branded ones. Additionally, customers feel that unorganized retailers often sell products with inconsistent quality. Factors like packaging, hygiene standards, product handling, and the willingness to pay a higher price for guaranteed quality further reinforce the importance of product quality. Ultimately, it is clear that product quality plays a major role in shaping customer satisfaction and their overall shopping experience.

<b>Table 2: Results of Regression for Hypothesis –H0 &amp; H1</b>						
<b>Model Summary</b>						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.747 <sup>a</sup>	.558			.551 2.95417	
a. Predictors: (Constant), Price, Customer Services, Convenience, Quality, Customer Choice Of Selection, Product Variety						
<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4172.190	6	695.365	79.678	.000 <sup>b</sup>
	Residual	3298.860	378	8.727		
	Total	7471.049	384			
a. Dependent Variable: Consumer Buying Preference						
b. Predictors: (Constant), Price, Customer Services, Convenience, Quality, Customer Choice Of Selection, Product Variety						
<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.703	2.218		1.669	.000
	Product Variety	.739	.048	.854	15.476	.000
	Convenience	.136	.056	.111	2.410	.000
	Quality	.367	.049	.283	7.503	.000
	Customer Services	.266	.069	.180	3.834	.000
	Customer Choice Of Selection	.113	.078	.073	1.446	.000
	Price	.053	.055	.049	.961	.001
<b>Dependent Variable: Consumer Buying Preference Source: Primary Data</b>						

The t-value of 3.503 for customer service indicates that it has a meaningful and significant influence on retail customers' buying preferences. This finding supports the positive role of various customer service related

perceptions, such as the impact of staff behavior on store choice, the belief that employees in organized retail stores are politer and more professional, and the experience of receiving quicker assistance and better problem resolution in such stores. It also validates customers' preference for personalized attention, knowledgeable staff, and effective complaint handling. Overall, good customer service makes customers feel more comfortable and confident while shopping, thereby shaping their store preference. The convenience factor in organized retailing, supported by a t-value of 2.410, also demonstrates a significant influence on customers' buying decisions. This result validates several positive perceptions related to convenience, such as the importance of store location near home or workplace, the role of easy accessibility, and the belief that organized retail stores offer better convenience through features like structured layouts and adequate parking. It also reflects customers' tendency to choose nearby unorganized stores for quick purchases, as well as the time-saving advantage of finding multiple products under one roof. Additionally, issues such as long queues and overcrowded environments negatively impact convenience, while organized stores enhance the overall shopping experience through digital billing, payment systems, and readily available staff assistance. More precisely, the buying preference factor related to customer choice within the organized retail sector shows a significant positive impact, reflected by a t-value of 1.446, which is the next highest among the measured variables. This finding confirms that customers' selection of a particular store is strongly influenced by the availability of desired products, the presence of multiple brand options, and the attractiveness of discounts or loyalty benefits. It also reinforces that customers tend to shop in stores where they feel familiar and comfortable, and that organized retail outlets provide greater satisfaction in terms of product choice and overall convenience. Additionally, cleanliness and an appealing store environment play an important role in shaping customers' shopping decisions. Similarly, the price factor among customers in the organized retail sector shows a meaningful positive influence on their shopping preferences, as indicated by the t-value of 0.961. This result supports the idea that price plays a crucial role in customers' buying decisions. It validates the perception that shoppers often compare prices before purchasing, prefer stores offering competitive or lower prices, and are influenced by discounts and promotional schemes. Although organized retail stores may sometimes have higher prices than unorganized ones, customers still consider pricing transparency and consistency important. The findings also confirm that many customers are willing to pay a higher price when it guarantees superior product quality.

**To identify the impact of various factors on consumer buying preference in unorganized retailing.**

**H01:** There is no impact of various factors on consumer buying preference in unorganized retailing.

**H2:** There is significant impact of various factors on consumer buying preference in unorganized retailing.

**Proposed Regression line:**

$$CBP = B_0 + B_1 (PV) + B_2 (CN) + B_3 (QL) + B_4 (CS) + B_5 (CCS) + B_6 (PR)$$

$$CBP = 5.783 + 0.172 (PV) + 0.886 (CN) + 0.249 (QL) + 0.407 (CS) + 0.027 (CCS) + 0.506 (PR)$$

This can be interpreted as 1 unit change in PV, CN, QL, CS, CCS and PR will bring about 0.172, 0.886, 0.249, 0.407, 0.027 and 0.506 positive changes in CBP respectively.

The dependency effects of consumer buying preference on dimensions like Product Variety (PV), Convenience (CN), Quality (QL), Customer service (CS), Customer choice of selection (CCS), and Price (PR) among retail customers is defined in hypothesis-H01 and hypothesis-H2, taken up and its results are shown in the table-2, as an outcome of multiple regression model conceptualized. From the results, it can be inferred that the F value of 26.558 is found to be significant at 5 percent level and hence, the null hypothesis (H01) is rejected and alternative hypothesis (H2) is accepted. The results indicate that consumer purchasing behaviours in the unorganised retail sector are influenced by six distinct factors. The revised R square value of 0.615 in Table 2 indicates that these six variables account for 61% of consumer preferences while shopping. The "t" values of 1.001, 3.823, 1.630, and 2.382, associated with consumer choice determinants such as product variety, convenience, customer service, and cost, significantly influence the conceptualised model. The results demonstrate that customers' preference for disorganised retail enterprises is mostly motivated by convenience. The maximum coefficient value of 3.823 indicates a very strong effect. The findings indicate that individuals prefer tiny, disorganised establishments mostly due to their proximity to residential or occupational locations. Individuals like disorganised stores as they facilitate accessibility and mitigate challenges such as lengthy queues and overcrowding prevalent in organised establishments. They believe that organised retail establishments are not invariably superior.

According to the data, the second most significant factor influencing consumers' decisions in the unorganised retail sector is the cost of items, as indicated by a comparatively high t- 2.382 is the value. This indicates that

consumers' decisions regarding what to purchase are heavily influenced by price. Numerous significant customer viewpoints are supported by the outcome. Many people carefully investigate pricing before making a purchase because they believe that price is a significant factor in their purchasing decisions. Second, in order to make sure they are receiving the greatest bargain, consumers frequently compare prices at other establishments. Third, consumers choose retailers with competitive or lower costs, which offers unorganised businesses an edge since they are typically perceived as being less expensive. Furthermore, consumers frequently think that local or unorganised marketplaces are more affordable than organised retail outlets, which makes them more desirable to those looking to cut costs. Customers are less inclined to visit establishments with unclear, inconsistent, or difficult-to-understand prices, according to the findings. This is due to the fact that being honest about costs fosters confidence and trust during the purchasing process.

**Table 3: Results of Regression for Hypothesis –H01 & H2**

<b>Model Summary</b>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.862a	0.743	0.615	3.86579		
<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1984.483	6	396.897	26.558	.000b
	Residual	687.440	378	14.944		
	Total	2671.923	384			
<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardize d Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.786	3.948		1.466	0.000
	Product Variety	0.172	0.132	0.110	1.001	0.000
	Convenience	0.886	0.232	0.426	3.823	0.000
	Quality	0.249	0.182	0.167	1.366	0.142
	Customer Services	0.407	0.250	0.216	1.630	0.001
	Customer Choice Of Selection	0.027	0.106	0.022	0.258	0.112
	Price	0.506	0.212	0.260	2.382	0.000
a. Dependent Variable: Consumer buying preference						

The t-value of 1.630 for the customer service variable indicates that customer service significantly influences consumer purchasing decisions in the unorganised retail industry. Although its impact is not as pronounced as price or convenience, it nonetheless significantly influences consumer purchasing decisions. This outcome aligns with the feedback from numerous clients concerning the quality of the services. A substantial number of clients assert that exemplary customer service directly influences their purchasing decisions, therefore fostering repeat business through favourable interactions. Clients frequently see disorganised establishments as environments offering more customised and amicable service, as local merchants typically possess familiarity with their regular patrons and can assist them promptly. The results indicate that customers perceive more organised organisations as providing quicker assistance and more systematic problem-solving methods, such as established return policies or dedicated customer service desks. This indicates that structured stores may excel in adhering to service protocols, whereas unorganised stores may do better in interpersonal interactions.

The t-value of 1.001 for the product variety variable reveals that product variety has a large effect on how

shoppers in the unorganised retail sector decide what to buy. It has a significant influence on consumers' purchasing decisions, even though its influence is not as great as that of convenience, cost, or customer service. This outcome validates a number of significant consumer viewpoints. Initially, customers tend to favour establishments with a wide variety of items because they feel more confident about their selections when they have more possibilities. Customers are pleased when they can compare various brands, models, or product categories since they may select the one that best suits their needs. Additionally, consumers appreciate the variety of sizes, colours, tastes, and product types that are offered, which can significantly influence their ultimate purchase decision. When a company offers more options, customers feel more liberated and capable of selecting the proper products. The results also support the popular belief that, in comparison to organised retail stores, unorganised businesses usually provide a smaller assortment of goods. Although consumers still prefer unstructured retailers because they are more affordable and convenient, this restriction may prevent them from considering all of their possibilities.

The results show that the element that affects quality and consumer choice in the unorganised retail sector has very little effect on how customers buy things.

This suggests that, in comparison to other factors like convenience, price, and customer service, perceptions of quality do not have a substantial influence on individuals' preference for unorganised retail enterprises. This finding shows how consumers feel about a number of important things. Many customers say that when they buy something, they focus on the quality of the goods. They often think that items sold in organised retail stores are of better and more consistent quality. People trust branded products more than unbranded ones. They typically think that unbranded stores can sell products with different quality standards. Also, visual factors like product packaging have a big effect on how people think about quality. Many customers are willing to spend more for better quality and reliability. Well-organised stores build trust with customers by keeping things clean, storing things properly, and treating products in a consistent way, all of which make them look like they are of higher quality. The fact that quality doesn't matter much fits with what purchasers generally want: a wide range of products. Customers often choose stores that have a lot of different brands, enough products in stock, and a better selection experience. These are all things that are usually associated with organised retail. Similarly, things like discounts, loyalty programs, store cleanliness, and a pleasant shopping experience can all make people more likely to buy something, making well-organised stores more appealing.

### **Conclusion**

The Afghan retail sector is closely connected to the economy's growth and development. The development of organised retailing in Afghanistan depends on the economy becoming more open, per capita income rising, infrastructure getting better, consumption developing, retail qualities, and retailers using efficient marketing methods. A number of demographic indicators point to positive tendencies for the expansion of both organised and unorganised retail trade in Afghanistan. The retail industry is particularly vital for the economic growth of every country since it creates jobs, spreads wealth, and makes customers happy. In Afghanistan, the retail industry is slowly changing from conventional, unorganised ways of doing business to more structured and organised ways of doing business. Even though things are changing, unorganised retailing, which includes tiny family-owned stores, local bazaars, and street vendors, is still the most common way to shop in Afghanistan. Organised retailing, which includes supermarkets, branded chain stores, and shopping complexes, is still in its early phases of growth. It is mostly limited to big cities like Kabul, Herat, Kandahar, Nangarhar, and Mazar-e-Sharif. The dual structure of retailing offers a compelling subject for examination regarding consumer perception, assessment, and selection between these two modes. The survey finds that Afghan customers prefer organised retailing because it offers a wider range of products, better perceived product quality, better customer service, and more ease when shopping. Unorganised stores are still popular because they are easy to get to, but they don't have a lot of different items, the quality is not always the same, and the shopping facilities are not up to date. Price is still a very important factor in how people purchase, but people are prepared to pay a little more for better quality and more choices. The lack of female respondents is a significant constraint that constrains the generalisation of the findings across genders. In general, organised retailing is becoming the most popular type of store in Afghan cities.

### **Conflict of Interest**

The authors affirm that no conflicts of interest are linked with this publication. The research was conducted autonomously without financial or non-financial assistance from external entities.

### **Author Contribution Statement**

The author meticulously crafted the study, devised the methodology, executed the investigation and data analysis, composed the original manuscript, and undertook the review and editing of the document. The author autonomously executed every aspect of the research and the development of the manuscript.

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