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Sell Circle- A Unified Marketplace for Products, Services and Creativity

Manish Gavali[1], Abhijit Borse[2], Sujata Kangune[3]

[1]*Manish Gavali , Student , MCA , MET Institute of Management , Nashik Maharashtra,India*
[2]*Abhijit Borse , Student , MCA ,MET Institute of Management , Nashik Maharashtra,India*
[3]*Sujata Kangune ,* Assistant Professor, *Department (MCA) MET Institute of Management , Nashik Maharashtra,India*

Abstract - *India's e-commerce landscape, while expansive, remains highly fragmented, with dominant platforms like OLX, Etsy, and IndiaMart serving narrow, verticalized segments. This fragmentation excludes a significant population of informal and small-scale sellers—such as artisans, home-based food vendors, and local service providers—from achieving digital visibility and building buyer trust. This paper presents SellCircle, a hybrid digital marketplace platform engineered to unify these disjointed sectors. Integrating OLX-style classifieds, hyperlocal services, and niche creative offerings into a single ecosystem, SellCircle addresses critical gaps in trust and discoverability. The platform leverages a design science methodology, embedding Aadhaar-based identity verification, an escrow payment system, and AI-driven fraud detection within a technical architecture comprising HTML/CSS/JavaScript, PHP, and MySQL. Key contributions include bridging persistent market gaps, providing a low-barrier entry point for informal sellers, and enhancing the transaction experience through real-time interactions and hyperlocal discovery. Preliminary analysis and stakeholder interviews indicate that SellCircle can significantly expand market reach for micro-entrepreneurs, improve consumer confidence, and serve as a model for inclusive, technology-driven commerce in emerging economies*

Key Words **Digital Marketplace, Hyperlocal Commerce, Informal Economy, Platform Design, E-commerce Integration, Aadhaar Verification, Trust Mechanisms**

1.INTRODUCTION

India's digital commerce landscape has grown rapidly over the past decade, driven by rising smartphone penetration, affordable internet, and a growing consumer appetite for convenience. Major platforms such as OLX (pre-owned goods), Etsy (handmade products), and IndiaMart (B2B trade) have each captured specific verticals, leaving a large population of small-scale, hyperlocal, and informal sellers without a unified digital space [1], [2].

These sellers—including homemade food sellers, local artisans, and service providers—face significant challenges in visibility, trust, and payment security. Existing platforms either limit them to a single category, impose high onboarding barriers, or lack localized discovery features [3]. Trust remains a critical barrier; buyers hesitate to engage with unverified sellers, while sellers fear delayed or fraudulent payments.

SellCircle emerges as a solution designed to bridge these divides by combining the strengths of classifieds, service listings, and creative marketplaces into one cohesive ecosystem. By supporting multi-category listings, hyperlocal search, and a built-in trust layer, SellCircle aims to empower informal sellers and accelerate their inclusion in the digital economy.

2. LITERATURE REVIEW

2.1 Digital Marketplaces in India

India's e-commerce ecosystem has witnessed rapid growth, yet major platforms remain largely verticalized. Studies indicate this siloed approach limits the participation of micro-entrepreneurs who often operate across mixed product and service lines [1], [4]. Informal vendors find little visibility as existing marketplaces prioritize standardized SKUs and metropolitan markets, presenting technical and marketing barriers for low-income sellers.

2.2 Gaps in Emerging Economies

Literature identifies trust deficits, discoverability constraints, and logistical limitations as key inhibitors in emerging markets [5], [6]. Buyers fear fraud and counterfeit goods, while sellers struggle with payment assurance and irregular demand. Infrastructure issues and language diversity further marginalize rural participants, with reports estimating 60–65% of India's informal sellers remain digitally invisible [7].

2.3 Hybrid Models

Scholarly interest in hybrid marketplaces has grown, documenting benefits from integrating goods and services under a unified interface [8], [9]. Such systems increase network effects and platform stickiness, enabling sellers to diversify offerings without multiple apps. In rural contexts, they improve economic participation by lowering entry barriers and embedding essential trust mechanisms, validating the SellCircle approach

3. SYSTEM ARCHITECTURE

The SellCircle platform is a modular, scalable system divided into presentation, business logic, and data layers, with dedicated modules for verification and fraud detection.

3.1 Core Features

•Comprehensive Category Framework: Supports 20 categories, including 11 standard e-commerce verticals and 9 unique ones like homemade food, gardening services, and event management.

•Hyperlocal Search and Discovery: A "Near Me" filter leveraging geolocation APIs to surface results within configurable radii.

•Integrated Trust Layer: Embeds Aadhaar-based identity verification at onboarding and an escrow module to hold buyer funds until delivery confirmation.

•AI-Driven Fraud Detection: A machine-learning engine to analyze image similarity, duplicate text, and abnormal pricing to flag fraudulent listings.

•Responsive User Experience: A mobile-first frontend built with HTML, CSS, and JavaScript, employing Progressive Web App (PWA) principles.

•Secure Backend and Database: A PHP-based backend with a MySQL database, utilizing role-based access control and parameterized queries.

3.2 Technical Stack

Component	Technology	Role
Frontend	HTML, CSS, JavaScript	User Interface
Backend	PHP	Business Logic & APIs
Database	MySQL	Data Storage (User profiles, listings, transactions)
AI/ML	Custom Module	Fraud Detection & Image Analysis

4 METHODOLOGY

The methodology follows a design-science research paradigm, emphasizing iterative prototyping and empirical validation [10].

4.1 Data Collection

Multiple data sources were consulted:

•A review of 10 peer-reviewed papers on digital trust and hyperlocal commerce.

•Stakeholder interviews with informal sellers from Tier-2/Tier-3 towns.

•Competitor benchmarking of OLX, Etsy, and IndiaMart.

•Secondary data from IAMAI and NITI Aayog reports.

4.2 Development Workflow

An iterative agile cycle was followed:

Frontend: Built with HTML5, CSS3, and JavaScript for mobile-first responsiveness.

Backend: Implemented in PHP using an MVC pattern for authentication and business logic.

•**Database:** MySQL schema to handle user profiles, geospatial data, and transactions.

•Security: Parameterized queries and input sanitation to mitigate injection attacks.

4.3 Evaluation Metrics

Platform performance was assessed using:

•A composite Seller Trust Score.
•Search Relevance & Accuracy metrics (precision-recall).
•User Satisfaction Surveys (Likert-scale).
•Benchmarking against competitors.

5 IMPLEMENTATION AND RESULTS

5.1 Workflow Summary

The core transaction workflow is as follows:

- Seller registers and verifies identity via Aadhaar.
- Seller posts an item or service listing.
- Buyer uses hyperlocal filters to find listings nearby.
- Buyer payment is held in escrow until delivery confirmation.

5.2 Observed Benefits

Pilot testing revealed several key benefits:

•Increased Market Access: Sellers reported a 25–30% increase in buyer inquiries.

•Enhanced Buyer Trust: 82% of pilot buyers felt more confident purchasing from Aadhaar-verified sellers.

•Simplified User Experience: Onboarding time reduced from 15 minutes on OLX to under 6 minutes.

•Hyperlocal Discovery: Location-aware search enabled faster, same-day interactions.

•Positive Adoption Indicators: Repeat usage rates after the first transaction were above 60%.

6. Challenges and Mitigations

Challenge	Observed Impact	Proposed Solution
Fake Listings	Erodes buyer trust	AI-driven flagging, reverse-image search
UX Across Categories	Seller confusion	Dynamic UI, context-aware tooltips
Delivery Infrastructure	Uncertainty for long-distance orders	Partner with hyperlocal gig networks
Payment in Low-Connectivity	Demand for Cash-on-Delivery/UPI-Lite	Integrate UPI offline modes
Language Barriers	Need for local-language prompts	Multi-lingual UI rollout (Hindi, Tamil)

7. FUTURE ENHANCEMENTS

Future work will focus on several key enhancements:

- 1. Multi-Language & Cultural Localization: Full UI translation into major Indian languages.
- 2.Blockchain-Backed Smart Contracts: To reinforce transactional integrity and dispute resolution.
- 3.Logistics Integration: Partnering with hyperlocal courier APIs for real-time delivery tracking.
- 4.Advanced AI Features: An AI recommendation engine and improved computer vision for fraud detection.
- 5.Offline Functionality: UPI-Lite offline payments and SMS-based order confirmations for areas with poor connectivity.

8. CONCLUSIONS

SellCircle demonstrates that a unified, trust-centric marketplace can bridge the gap between India's formal e-commerce sector and its vast informal economy. By integrating multi-category listings, Aadhaar verification, escrow payments, and hyperlocal discovery, the platform reduces onboarding friction and increases buyer confidence. Pilot results show improved discoverability, lower perceived risk, and faster transaction cycles. With future enhancements in localization, logistics, and AI, SellCircle has the potential to evolve into a national-scale ecosystem that fosters financial inclusion and empowers hyperlocal entrepreneurship across India.

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