

# The Case for a Pittsburgh Online Marketplace

*Why YinzMart Is Building the Future of Local Commerce*

**KEEP PITTSBURGH DOLLARS IN PITTSBURGH.**

YinzMart is Pittsburgh’s community first online marketplace. It is a curated, locally verified platform that connects Pittsburgh shoppers with Pittsburgh businesses. This paper makes the economic and civic case for why a regional marketplace is essential, and how it strengthens the Greater Pittsburgh Area by keeping dollars circulating at home.

FOR SHOPPERS

FOR CIVIC PARTNERS

FOR LOCAL VENDORS

## Executive Summary

### Pittsburgh Needs Its Own Online Marketplace

For generations in Pittsburgh, starting a business meant saving up, signing a lease, and opening a storefront on Main Street. Today, rising costs for rent, utilities, insurance, inventory, and labor have pushed that path out of reach for too many hardworking people with good ideas. The dream has not disappeared, but the starting line has moved. For many Pittsburgh entrepreneurs, the first step is no longer a storefront. It is online. Selling online, however, comes with its own set of challenges.

Global marketplaces like Amazon and Etsy were built for scale and volume, not for keeping dollars circulating in Western Pennsylvania. When local businesses compete on commission based platforms designed for global sellers, the advantage rarely goes to the small shop owner. These platforms introduce dependency, escalating fee structures, and reduced local economic impact. A meaningful share of each transaction, often between 20 and 60 percent, leaves the Greater Pittsburgh Area entirely, draining the local ecosystem of millions of dollars annually.

***“Every transaction should strengthen a community, not extract from it.”***

YinzMart.com is the solution. It is a Pittsburgh first online marketplace built around a low cost subscription model that does not continuously profit from each sale. It leverages the local multiplier effect, which is the proven reality that two to three times more economic value stays in a community when people support independent local businesses. YinzMart is a lower risk, high reward starting point for today’s Pittsburgh entrepreneurs. It is also a powerful tool for civic leaders, chambers of

commerce, and economic development partners working to build a more resilient regional economy.

## The Hidden Cost of Selling Online

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### Commission Based Models Extract Local Value

Today, growth on major e-commerce platforms is driven by paid visibility, rising fees, and competition at global scale. Pittsburgh based businesses compete directly with overseas manufacturers and drop shippers selling similar goods at lower prices, burying small local sellers under massive competition. Algorithms reward paid ads, deep discounts, and high sales velocity rather than local impact, craftsmanship, or product quality. Global marketplaces have become crowded, noisy, and transactional instead of relational and community driven.

### The Cost and Complexity Have Shifted Onto the Seller

Fee structures on large platforms erode small business margins. Listing fees, transaction fees, payment processing fees, and advertising costs stack on top of one another, making profitability difficult for independent sellers. To remain visible, many businesses feel forced to purchase ads within the very platforms they already pay to use. This creates a cycle where visibility depends more on ad budget than on product or story. For Pittsburgh makers and retailers, this model shifts focus away from craftsmanship and toward constant platform management.

### Shoppers Lose Connection to Their Own Community

Major marketplaces disconnect buyers from the communities they live in. When consumers shop on global platforms, their dollars often leave the local economy entirely. There is little transparency about where products originate or how purchases impact local neighborhoods. Shoppers lose the opportunity to build relationships with nearby makers. The result is a fragmented digital shopping experience that does not reflect the pride, identity, and economic resilience of a city like Pittsburgh.

*“The internet gave small businesses access, but not an advantage.”*

## The Local Multiplier Effect

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The local multiplier effect explains how money spent locally keeps circulating within the same community. Research from the American Independent Business Alliance (AMIBA) and Civic Economics shows that locally owned businesses recirculate a significantly higher percentage of revenue compared to national chains. When a Pittsburgh resident buys from a local seller, that owner is more likely to use local accountants, printers, suppliers, and service providers. Those secondary businesses then spend their income locally as well, creating a chain reaction of economic activity. One purchase can generate multiple layers of impact across neighborhoods, industries, and households.

### Local Economic Return, Independents versus Chains

**LOCAL RECIRCULATION**

**CHAIN RECIRCULATION**

**MULTIPLIER IMPACT**

<b>48%</b>	<b>13.6%</b>	<b>2 to 3x</b>
Revenue kept local by independent retailers	Revenue kept local by chain retailers	More economic value vs. non local spending

Source: Civic Economics, compiled results from nine studies (2012); graph by American Independent Business Alliance (AMIBA.net).

In contrast, dollars spent on large national platforms often exit the region immediately. Profits flow to corporate headquarters, shareholders, and centralized distribution systems outside of Pittsburgh. Even when a product is shipped to a Pittsburgh address, the economic value may not meaningfully support local jobs or infrastructure. Over time, this leakage weakens the financial resilience of local business districts and reduces opportunities for small entrepreneurs.

***“Independent retailers return more than three times as much money per dollar of sales than chain competitors.”***

## Shop Local Without the Friction

Pittsburghers already want to support local businesses. The challenge has always been convenience. YinzMart is built to close that gap. One site. Real Pittsburgh vendors. Real local impact. No scrolling through global listings or decoding where a product actually comes from.

### What You Get as a YinzMart Shopper

**One place to discover Pittsburgh made and Pittsburgh owned products.**

Curated, verified local vendors only. No overseas drop shippers, no guesswork.

**Transparency about where your money goes.**

Know which neighborhood, maker, or family business benefits from your purchase.

**A better shopping experience.**

Clean listings, honest stories, and direct relationships with the people behind the products.

**Real community impact.**

Every order you place keeps up to 48 percent of that revenue recirculating in Pittsburgh, compared to roughly 13.6 percent at chain retailers.

***“Now you can shop online without leaving your community behind.”***

### Why This Matters for Your Household

Strong local economies translate directly into neighborhood quality of life: better schools, healthier small business districts, more local jobs, and more of the character that makes Pittsburgh, Pittsburgh. When you spend on YinzMart instead of a global platform, you are not just buying a product. You are

investing in the city you live in.

## A Regional Infrastructure for Local Commerce

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### For Civic and Economic Development Partners

Chambers of commerce, municipalities, business improvement districts, and economic development organizations across the Greater Pittsburgh Area share the same mission: a stronger, more resilient local economy. YinzMart is regional infrastructure designed to support that mission, not compete with it.

### How YinzMart Supports Regional Priorities

#### Reduces economic leakage.

A dedicated local marketplace intentionally keeps transactions within the region. This reverses the outflow of millions of dollars to global platform operators.

#### Lowers barriers to entrepreneurship.

A low cost subscription model replaces the escalating commissions that price first time founders, side hustlers, and underrepresented entrepreneurs out of e-commerce.

#### Creates collaboration, not competition.

Vendors share audiences, cross promote, and grow together inside a unified Pittsburgh platform. This strengthens the fabric of our local business districts.

#### Aligns with main street and BID goals.

YinzMart complements in person shopping. It extends the reach of local districts online without cannibalizing brick and mortar traffic.

#### Provides regional visibility.

A unified marketplace is a marketing engine for Pittsburgh made goods. It is useful for tourism, civic branding, and regional pride campaigns.

### Partnership Opportunities

YinzMart actively seeks partnerships with chambers of commerce, neighborhood organizations, small business support networks, and municipal economic development offices across Allegheny County and Western Pennsylvania. Partnership models include member onboarding programs, co branded vendor cohorts, regional shop local campaigns, and data sharing that helps partners measure economic impact inside their own districts.

***“Economic development does not just happen. It is built, together.”***

## The YinzMart Model

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**Four Principles. One Pittsburgh Marketplace.**

<p><b>01 LOCAL FIRST</b></p> <p>YinzMart is designed specifically for Pittsburgh. Verified local vendors only. No global middlemen, no drop shippers.</p>	<p><b>02 LOWER BARRIERS</b></p> <p>A low cost subscription model replaces extractive commissions, removing the financial and technical hurdles that block new entrepreneurs.</p>
<p><b>03 COMMUNITY DRIVEN</b></p> <p>YinzMart rewards collaboration over competition, helping vendors share audiences and grow together.</p>	<p><b>04 VENDOR EMPOWERMENT</b></p> <p>Vendors own their brand, control their storefront, and build direct relationships with Pittsburgh customers.</p>

***“More than a marketplace, YinzMart is building a local ecosystem. Businesses, customers, and community are all connected, and millions of dollars are stopped from leaking out of our region.”***

## From Marketplace to Movement

YinzMart imagines a Pittsburgh where local businesses thrive online, not just survive. More entrepreneurs can afford to start. More dollars stay in the region. Communities are connected through commerce. If we change where we shop, we change what our city becomes.

### Get Involved

SHOP LOCAL	BECOME A VENDOR	PARTNER WITH US
Discover Pittsburgh businesses on YinzMart.	Start selling with lower costs and higher impact.	Chambers, BIDs, and economic development organizations, let us build together.
<a href="http://yinzmart.com">yinzmart.com</a>	<a href="#">Apply to Sell</a>	<a href="mailto:admin@yinzmart.com">admin@yinzmart.com</a>

## Sources and References

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**YINZMART.COM | VERIFIED LOCAL VENDORS ONLY | PITTSBURGH'S ONLINE MARKETPLACE**

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