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Building an online T-shirt business

Utilizing on-demand printing services

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ABSTRACT

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The thesis aimed to study the available POD (print-on-demand) services and platforms. The researcher created a guide to opening an online store based on print-on-demand (POD) services and then opened an actual store.

The thesis used qualitative research methods. After some research and a comparison of different POD service providers, Redbubble was selected as a service provider. The POD store was then built, and the Step-by-Step Guide was written. After the store launched, the thesis was written.

The project resulted in a Redbubble POD store named 1Kat1Fin7 and a step-by-step guide on how to build a POD. It concluded that opening an online POD store is very easy, but generating profit will take as much work, effort, and dedication as any other business. The project also realized the importance of an extensive online presence and a good marketing plan.

Keywords: POD, print on demand, e-commerce, electronic commerce, instruction manual

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1 INTRODUCTION

The Finnish government recently reduced unemployment, student, and retirement benefits. More than ever, people need extra income, and this project presents a chance for individuals looking for additional revenue, especially given the rising demand for customized clothing and distinctive home goods.

Using her previously produced artwork as product designs and decorative patterns, the researcher intends to launch an online company centred around an on-demand printing service. A print-on-demand (POD) business produces goods, including clothing, accessories, and home décor, in response to orders. When a customer orders, a third-party print-on-demand provider prints, packages, and ships the goods. This saves vendors from having to buy and maintain inventory. (Shopify, 2025)

A print-on-demand business model is very affordable to start, so it was chosen as the topic for this thesis. Anyone can start a POD business; you only need a laptop, an internet connection, and some imagination to create printable designs or an AI image generator account.

This thesis presents a realistic and practical approach to entrepreneurship, offering guidance on launching an online store utilizing an on-demand printing platform.

The thesis follows the SAMK thesis structure, beginning with an introduction, proceeding to the purpose, objectives, and framework, and addressing the following question: How can a print-on-demand store be built?

The researcher will utilize the Grammarly AI tool to verify the accuracy of spelling and grammar in the thesis, ensuring that the content is both professional and comprehensible. The tool will be used as a supplementary measure to the researcher's own proofreading and editing efforts.

2. PURPOSE, OBJECTIVES, AND CONCEPTUAL FRAMEWORK OF THE THESIS

This chapter outlines the thesis's purpose, objectives, and conceptual framework.

2.1 Purpose and Objectives

The objective is to study the available POD (print-on-demand) services and platforms. The researcher will create a guide to opening an online store based on print-on-demand (POD) services and then open an actual store.

The concrete results the researcher aims for with this thesis are to launch an online store and explain the process in easy-to-understand language, hoping to encourage the reader to consider opening an online business as a source of supplemental income.

This project aims to encourage and help people open an online POD store. This project will benefit the researcher and readers looking for extra income or those considering starting an online business based on print-on-demand services. This type of business is suitable for anyone seeking additional income and is particularly well-suited for individuals who have difficulty finding a conventional job. In this thesis, the researcher will compare three top e-commerce platforms with on-demand printing service capability, then compare providers and build an online store. The thesis will follow the process of creating the

business online. The researcher will write a guide for others to follow for the selected platform.

2.2 Defining the boundaries of the thesis

This thesis will not cover e-commerce as a whole; instead, it will focus on specific aspects of e-commerce essential to on-demand business. It will not include on-demand printing services that are not trusted and tested by sellers and customers. It will not include services that are not functioning in Finland during the research phase. A detailed marketing plan will not be included in the thesis. The theoretical part will be kept concise, without delving into extensive theories, to ensure the thesis remains manageable and is completed on time.

2.3 Research Problem and Project

In the research part of the thesis, the main question is:
How to build a print-on-demand store?

The other research questions are:

1. Which online sales platforms and Print-on-demand services best serve art-based online stores in Finland?
2. What criteria decide which platform and service providers the researcher will choose?
3. What legal and ethical issues should be considered when designing print-on-demand products?

In the practical part of the thesis, the project follows what was learned from research, builds an online store, picks the service provider, creates the printables, and launches the store online. It also involves writing a step-by-step guide.

2.4 Conceptual Framework

A conceptual framework aids in visualizing and implementing your research topic, acting as a study road map. It outlines the essential factors for your research and shows potential relationships between them. The applications of conceptual frameworks vary depending on the type of research. A conceptual framework may define or investigate descriptive research categories or offer a working hypothesis or a series of research questions in qualitative studies. (Charlesworth, 2022).

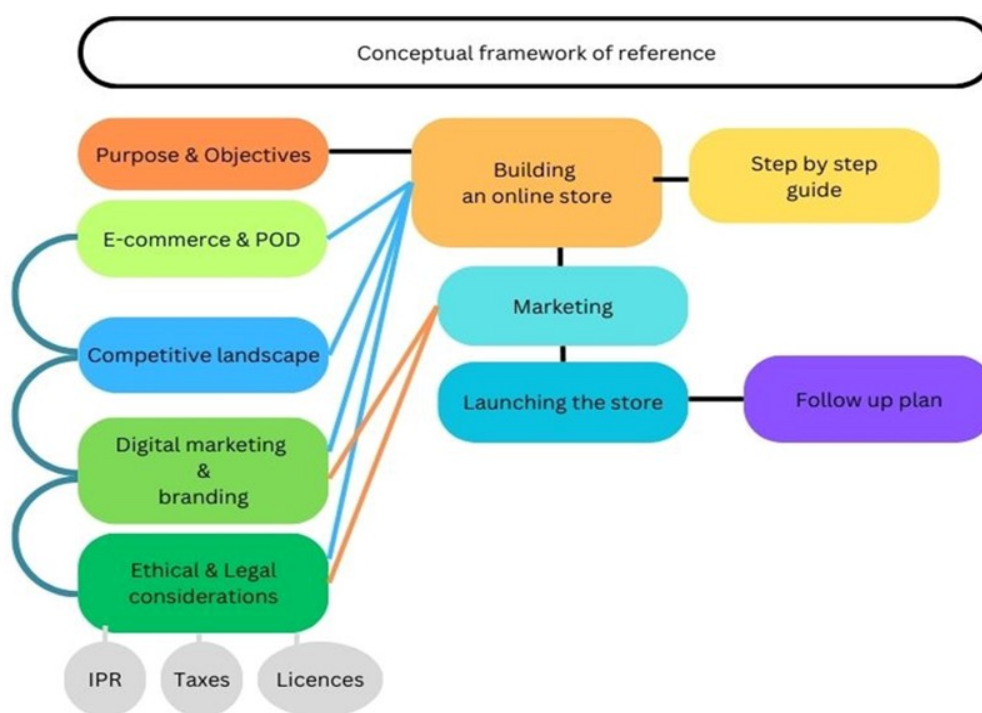


Figure 1. Conceptual framework of reference.

The purpose and objectives of the project and the thesis are to build an online store. The conceptual framework is illustrated in Figure 1 above. On the left side of Figure 1, below the purpose and objectives, are the theoretical concepts connected to the corresponding areas of the project.

The E-commerce and POD will explain the POD business and its position in e-commerce. Digital Marketing: The importance of branding for the POD-based business. The ethical and legal considerations will include the thesis's moral and legal aspects and the issues related to POD-based companies' intellectual property rights (IPR), taxes, and business licenses. These theories guide building an online store, marketing, and its launch. As the online store is built, a step-by-step guide is written, and a follow-up plan is created after the store is launched.

3 THEORETICAL CONCEPTS, METHODS, AND STRUCTURE

3.1 Plan for carrying out the research and practical project

The researcher will research and find information on how to build an online store based on on-demand printing, find and compare the different options in services and platforms, choose the service providers best suited for the art-based business, the researcher's geographical location, and the target customer base, build the online store, create printables, and launch the store.

The researcher will first research the services offered and then start building the store and writing the guide. Some parts of the thesis will be written simultaneously with the store's construction, and others will be written after the store has been built. The researcher already has multiple art pieces ready and will use some for the printables, but most will be created after the store has been built. The researcher will add more printables after the store has been opened.

3.2 Methodological implementation

The objectives of the thesis will be achieved by researching on-demand printing businesses and literature relating to E-commerce, reading blogs and publications from people who have started online businesses relying on on-demand printing services, and analysing the results of these studies by building

an online store using art pieces that the researcher has created as designs for the products sold in the store, picking the best fitting on-demand service provider, launching and operating the store.

The research results will be presented in the theoretical part of the thesis, and lessons learned from the research will be applied to build and launch the online store, operate it, and gain insight into what it takes to run an online business on a day-to-day basis. The finished thesis will serve as a guide for others who wish to establish an online business, which will be presented during the thesis presentation.

Data will be collected from literature, including books, digital publications, blogs, and websites. The researcher implemented a project to build an online store, providing material for the thesis and earning extra income. The thesis is qualitative and project-based. LinkedIn's advice article explains qualitative research as follows:

In qualitative research, validation refers to assessing data quality, rigor, application, and findings. Qualitative research examines data using standards and methodologies different from quantitative research, which relies on numerical and statistical validity measures. Confirmability, dependability, believability, and transferability are four often-used validation criteria in qualitative research. Credibility considers how credible and persuasive the conclusions obtained from the evidence are. Transferability assesses how well the findings may be applied and extended to various circumstances and environments. Dependability evaluates the findings' uniformity and reliability over time and among multiple experts. Confirmability measures how impartial and objective the study process and results are. (LinkedIn Community, n.d.)

Tasks included in the project:

- The project plan and implementation were done by 15.05.2024
- Updating the implementation plan by 15.06.2024.
- Writing of the thesis started on 15.06.2024.

- Research on on-demand printing includes taxation, different forms of businesses, and how to start a business in Finland, done by 7.10.2024
- Reviewing previously created drawings and paintings and creating new art pieces is a continuous process.
- The decision of the service provider was made on 7.10.2024.
- The writing of the guide started on 7.10.2024.
- Signing up for PayPal and Redbubble accounts was completed on 26.10.2024.
- Setting up shop, resizing artwork images, uploading them on the site, and setting up artist margin on 4.11.2024.
- Finishing writing the guide on 6.1.2025.
- Fixing and updating parts of the thesis 6.2.2025.
- Final proofread and editing of the thesis 9.4.2025.

3.3 Ethical and reliability issues

The researcher will follow the rules and guidelines of good scientific practice by ensuring that sources are reliable and properly cited. The researcher will also ensure that the research materials and methods are documented precisely and that the conclusion can be trusted. The thesis will be run through plagiarism software before submission, and the researcher will edit the text by checking spelling and grammar using the Grammarly program.

4 E-COMMERCE AND POD

E-commerce is everywhere; almost any service or product can be sold and bought online. The modern consumer wants everything to be fast, easy, and with minimal effort; e-commerce provides the ease of doing business whenever and wherever, with just a few clicks of a button.

You design the printables, and your print-on-demand (POD) partner prints and distributes them to your clients. This is how the POD business operates. You

get all the credit; your partner company is not identified on the product or packaging. This is called a white-label service. (Mikelsone, 2024).

Initially, e-commerce businesses had to balance forecasting customer demand and overstocking, as brick-and-mortar stores had done for centuries. Print-on-demand (POD) changed everything. In his blog, Claudio Pires explains how POD changed e-commerce.

POD removes the need for companies to build up surplus inventory in anticipation of orders. This revolutionary change lowers storage expenses and substantially reduces the financial risks associated with excess inventory. Now that inventories are smaller, entrepreneurs may allocate resources more effectively and strategically. (Pires, 2023.)

Print-on-demand has become one of the fastest-growing parts of e-commerce, especially after the print direct-to-garment technology was perfected. Although print-on-demand accounts for only about 0.03% of all global e-commerce, it grows 6.9% faster than global e-commerce as a whole. The newest technology is 3D printing on fabric. How fast this trend and technology take off in e-commerce is yet to be seen. Grand View Research has estimated e-commerce growth as follows:

Shifts in customer buying patterns have greatly aided the growth of e-commerce. Customers are choosing the digital marketplace because it is fast, the shopping experience is seamless, and it offers the convenience of online purchasing. With the growing popularity of smartphones and tablets, mobile technology has enabled customers to purchase easily from anywhere. (Grand View Research, 2024)

Estimated growth in the POD market according to Grand View Research:
From 2023 to 2030, the global print-on-demand market was projected to increase at a compound annual growth rate (CAGR) of 25.8% from a 2022 valuation of USD 6.18 billion. Whereas the size of the worldwide e-commerce market was assessed at USD 25.93 trillion in 2023, it is expected to expand at

a compound annual growth rate (CAGR) of 18.9% between 2024 and 2030. This increase in the POD market is due to shifting consumer tastes and growing interest in giving personalized gifts for special occasions. The growing disposable income, internet penetration, smartphone use, and a preference for stylish garments and distinctive products have driven the need for print-on-demand (POD) products. (Grand View Research, 2024)

With 25.8% growth annually, it is easy to see why new print-on-demand shops pop up daily. It is like a print-on-demand gold rush. According to research by Miteva (2024), the Chief of Content Marketing at Dropshipping.com, the POD market is highly competitive, and the success rate is only 24% after three years in business. This success rate is close enough to compare the POD and restaurant businesses.

The significant difference between a restaurant business and a POD business is the investment required to start your business. You do not need to take out a loan to start your POD business. According to the blog by Strazda (2024), you can start as little as 50\$ using e-commerce platforms, designing products yourself, and bootstrapping as much as possible. *As Oxford Languages defines, bootstrapping refers to entering or exiting situations by utilizing existing resources.* However, it is advisable to be prepared to invest around \$400-\$500 in your POD business; that way, you will receive your website and some online assistance with design or technical matters.

4.1 POD Services and Online Platforms

This chapter examines the POD service providers serving artists and customers in Finland and the European Union. Currently, most marketplace platforms offer print-on-demand capabilities and are partnered with several print-on-demand (POD) services. For this thesis, Table 1 below lists some online platforms and their top 5 partner POD services during the research period. The lists were compiled from blogs and articles on the following websites: Shopify.com, Wix.com, Elementor.com, Printful.com, and E-commerce-platforms.com. These lists are continually updated and subject to change.

Table 1. Marketplace platforms and the top 5 POD partners.

Shopify	WooCommerce	WIX
1. Printful	Printful	Modalyst
2. Printify	Printify	Printful
3. Gooten	SPOD	Printify
4. Apliiq	Gooten	Redbubble
5. Gelato	Teelaunch	Society6

Note. Information for Table 1 was collected from different publications written by Carter, R. (2024), Rozkalne, K. (2025), Hitchcock, J. (2025), Haim, I. (2025), and Tomasis, R. (2025).

The ranking indicates that Printful and Printify are the top two print-on-demand (POD) services. The third-best site is debatable. The question is which POD services work well for a European and Finnish customer base. If your customers have an extensive product range but must wait 8-12 weeks for their products, they may as well order from one of the Chinese sites and receive their products possibly faster than from yours. Therefore, a broad product selection is not the only criterion when selecting your POD service provider. The price of the service, quality of the print, and speedy delivery to Finland and Europe must be the other criteria in decision-making.

Even if you initially want to sell only in Finland, selecting a service provider that you can still use when expanding your sales area is beneficial. Also, you may start with just a few products and add more when your sales grow; therefore, a service provider with a broad product selection is a good choice.

Many companies mentioned in the three lists above are great for different purposes, product selections, and customer bases. As the researcher will work with art-based products, the third choice on the shortlist must be either Redbubble or Society6. Both are art or artist-driven POD services.

Society6 is a USA-based company with a few European facilities. The Society6 help site mentions that each of their vendors produces certain items from their

product line, so even though the customer might be located near one vendor, the item they ordered may ship from one of the other locations. (Society6, n.d.)

Therefore, it does not align with the customer base in Europe or Finland. Production time plus shipping time for European customers will result in some of their products arriving between 10-15 business days (Society6, n.d.). Customers may be required to pay customs fees for products shipped outside the EU area.

Redbubble is an Australian company with seven facilities in Europe and one in the USA (Redbubble, 2025). Therefore, it aligns perfectly with the researchers' plans for an art-based company with a customer base in Finland and Europe and an option to expand to the United States.

Although Redbubble has multiple European vendors, some products are manufactured exclusively in the USA. Therefore, customers must be aware of which products are made in the USA to avoid unexpected customs fees (Redbubble, 2025).

4.1.1 Printify or Printful

These two mega PODs have an extensive product selection, with Printify having the Number one place in product selection. Both have a multitude of printing partners, with Printify having the most. This keeps print prices lower and profits higher. The problem lies in the fluctuation of print quality between different printer services. The most significant difference is that with Printify, you can select your printing services. You will need to order test models to find the best ones for your products, but this approach allows you to guarantee the quality of your products. Printful has an algorithm that determines the best print service for each product. For customers ordering multiple items, this means that they will receive multiple packages, not a single package containing all items. The same item ordered on a different day may have a different print

service than the previous days, resulting in a quality difference between the same items.

Table 2. Profit differences between Printify and Printful.

	PRINTIFY	PRINTFUL
Monthly App cost	\$0/\$24.99 (Premium subscription that gives a 20% discount on all products)	\$0/\$24.99 (Similarly to Printify Premium, the Growth package also offers various perks)
Bella & Canvas 3001 cost	\$8.69**	\$11.50
Shipping cost for T-Shirt	\$4.29	\$4.69
Total cost (T-Shirt + Shipping)	\$13.88	\$15.94
Profit selling at \$25	\$11.12	\$9.06
Monthly Profit selling 10 T-Shirts at \$25	\$111.20*	\$90.60
Monthly Profit selling 30 T-Shirts at \$25	\$333.60	\$271.80
Monthly Profit selling 100 T-Shirts at \$25	\$1,112	\$906

Screenshot from Printify.com. Printify vs. Printful: Compare How Print on Demand Companies Shape Up. (Printify, 2024).

With Printify, you have more control, but you must put in more work to market your products, and the profits are higher. Printify may have a steep learning curve for beginners, but at the same time, you learn by doing.

Table 2. On page 15, the profit differences between Printify and Printful are shown. You will notice that the profit difference on 100 t-shirts sold at \$25 each is \$ 206. This does not seem significant until you consider larger sales quantities.

4.1.2 Printify or Redbubble

According to Toolify's (2024) AI News article, "Choosing between Printify and Redbubble: A Guide to Print-on-Demand Platforms," the decision boils down to two key questions: Are you a merchant looking to expand? Alternatively, are you an artist looking to showcase your art and reach a larger audience?

Printify: The Ideal Choice for Retailers

Printify mainly serves retailers with online stores on well-known marketplaces who want to incorporate print-on-demand features easily. Merchants can expand their product offerings by using Printify to design their items and take advantage of the print-on-demand concept. This platform makes it easier for merchants to run their e-commerce businesses efficiently by providing exceptional service and support (Toolify, 2024).

RedBubble: A Haven for Artists

RedBubble is an excellent site for artists looking to sell their work and showcase their creativity. It invites artists to upload their work and turn it into various products, such as clothing, office supplies, and interior design items. Despite potentially higher service fees, its built-in marketplace attracts a considerable following of art lovers (Toolify, 2024).

You can grow your business with Printify, but you must also be more involved in managing your day-to-day business and marketing. Redbubble allows you to focus more on creating art. Although service costs will decrease your revenues, you will have an ideal clientele at your fingertips without needing an expensive advertising campaign to attract them.

Redbubble has a marketplace; you can also sell your art on other sites. However, Redbubble does not integrate with other sites, so you must build another store on another platform that integrates with the desired sites. Redbubble is an excellent starting point for beginners in the on-demand business. They offer

customer support to your customers, so you do not have to deal with returns, etc., this is why you pay fees and receive the artist's margin from product sales. When you gain more experience and learn more about the platforms and online business, you can start your learning curve with sites that make you deal with customer service. Of course, you can hire a friend to handle your customer service. Alternatively, with little extra cost, you can use sites and applications that use freelancers to care for your customer service.

You can divide your product selections into different platforms depending on the products selected. For example, wall art and home décor with Redbubble, fashion with Printify, and fabric by yard with Gooten. Of course, this means a lot of work between three different stores. Nevertheless, hopefully, your POD business is your career at that point.

5 REDBUBBLE AND MARKETPLACE PLATFORMS

As a business student, the researcher should opt for Printify. However, as an artist, the researcher was drawn towards Redbubble. For the sake of simplicity and in the context of this thesis, the researcher will select Redbubble.

Although Redbubble does not integrate with other online store platforms, such as Shopify and WooCommerce, to name a few, Davydov Consulting offers a guide on integrating Redbubble with Wix. The guide can be found on the Davydov Consulting website under News > Post (Davydov Consulting, 2024).

If the integration seems too complicated, you may ask someone to handle it. Alternatively, you can embed links to your website and social media sites that direct customers directly to your artwork and shop on Redbubble.

The researcher will utilize the Redbubble marketplace to avoid dealing with VAT and simplify taxation. This way, the researcher will be taxed according to

the royalties' tax code; more information can be found in Chapter 7, Taxation and Business Forms.

Redbubble has made setting up your account relatively straightforward with instructions. The step-by-step guide written by the researcher can be found in Appendix 1 of this thesis.

Things to consider before signing up to build your shop:

- Set up an email address dedicated to your POD business; that way, you will keep personal mail and non-sense emails separate from your business ones. It does not have to be a business email service type of email address; those usually cost a monthly service fee. If your business takes off, you can buy into a business email service later.
- With Redbubble, you must set up and verify your PayPal account to receive your payments.
- Canva is a straightforward app for resizing images to fit the minimum requirement of 5000 x 5000px resolution.
- Ensure your images are either JPEG or PNG format.
- Edit pictures before uploading them; Redbubble does not offer extensive editing services on its site.
- You can build your artist website before or after you have built your Redbubble shop. Social media and website links can be added to your Redbubble profile later.

You can read more about setting up the Redbubble shop from the guide in Appendix 1.

6 ABOUT BRANDING

Due to the intense competition in today's market, companies must go above and beyond to make a lasting impression. To achieve this, you should invest in building a powerful brand that will capture and retain people's attention. You should not overlook the opportunity to exert some control over how people perceive your company through effective branding (Jones, K., 2021).

All the plentiful publications about branding will tell you the importance of clear, good branding for your business and products. Moreover, as an artist, it can feel like you are selling your soul. Instead of selling your art, you have to sell yourself. For an extroverted person, it is not hard to tie the business of selling art to their personality and character. However, for an introvert or someone who wants to maintain their privacy, undertaking full-blown social media branding and putting themselves in front of the camera can be a paralyzing idea. You do not have to put your face, real name, and identity out there to be recognized as an artist. Banksy is a good example; look at how long he created art without people knowing his identity and likeness.

Begin to build a strong brand by defining your voice and values. Consider the primary message you want to express and the emotions you want your brand to provoke. Consider your target demographic's preferences and tailor your brand identity to their demands and objectives. Establishing a distinct brand identity lets you interact with your clients more deeply. (Digi Hits, 2023).

Your online presence functions as a digital showroom for your POD company. Pay for a well-designed, easy-to-use website that reflects your brand's identity and promotes your products. Use social media networks like Instagram, Facebook, Pinterest, and TikTok to interact with your intended demographic, publish updates, and join in chats. You will establish yourself as an industry expert by engaging in relevant groups and creating outstanding content. (DigiHits,2023).

This means that you, as an artist, need to get to know yourself, find your artist voice, and brand yourself in a way that does not limit your artistic expression and growth.

Essentially, what you provide is your artistic voice. It encompasses a variety of genres, interests, inspirations, and media. Even though they work in various mediums, most professional artists have a strong artistic voice. Their work exhibits recurring themes, topics or interests, recurring styles, and expressions. By thinking about your favorite musicians and attempting to explain why you like them over others, you might begin to see what makes them unique. (G. Rhodes, 2024).

In a POD business, you do not have to be an artist. You can take a more industrial approach to creating printables. You can brand it as a business and find your niche and audience without making yourself the brand. You can follow trends and create images that are trendy at the time. This is an art-as-a-business approach. Alternatively, do art as art, making art as you want without chasing trends, but branding yourself. No matter which approaches you choose, the branding basics remain:

- USP, unique selling points: Who are you, what do you do, why does it matter?
- Brand values: values, traits you want people to associate with your brand.
- Competition: People will compare your brand to other brands. You must stand out and differentiate your brand from others. Consider the narrative you wish to tell, as it should relate to your audience.
- Vision: communicates your brand identity and future goals
- Online and social media presence. Being actively present and engaging with the customers and audience.

7 TAXATION AND BUSINESS FORM

Many POD businesses in Finland start with Kevytyrittäjä (light entrepreneur) or as a Toiminimi (trade name). Mäkiranta article published in 1st of September 2021 by YLE: “Kevytyrittäjä: Itsensätyöllistäjä vai väliinputoaja?” Light entrepreneurship: Self-employer or Interloper? Explains how light entrepreneurship works and its benefits and pitfalls. The article boils down to the fact that Kevytyrittäjä is just a clever branding of a product that bookkeeping companies have launched as a new and supposedly easier way to start a business or try your hand at the business world. The bookkeeping company offering the invoicing service will charge you service fees and additional fees for their services. Ultimately, you will have less money in your pocket as Kevytyrittäjä than in the Toiminimi business. Kevytyrittäjä has limitations on what they can deduct from their taxes, while Toiminimi business can deduct all the expenses related to doing business. In his article, Mäkiranta interviewed Jaana Paanetoja, a docent of employment law at the University of Helsinki and Doctor of Law, who clarified the misconception: “The term light entrepreneurship can be misleading. We have two options in Finland: you are an entrepreneur or an employee; there is no intermediate model like light entrepreneurship.”

The primary difference between Kevytyrittäjä and Toiminimi taxation is that Toiminimi pays taxes in advance, whereas Kevytyrittäjä pays taxes based on its income.

Individuals who utilize an invoicing service provider are typically considered entrepreneurs for employment and social insurance laws. If specific requirements are satisfied, you must obtain insurance as a light entrepreneur in compliance with the legislation on an entrepreneur's pension.(Vero, n.d.)

“If you receive trade income from your invoicing service company for more than €15,000 a year, you become liable to pay VAT, value-added tax. You must apply for VAT registration in MyTax or through other services for taxpayers.” (Vero, n.d.)

Redbubble will collect and remit VAT to the proper tax authorities following each customer's country's tax laws.

As of July 1, 2021, Redbubble will calculate, collect, and remit VAT to the relevant EU tax authorities on behalf of artists on sales of goods to customers located in the EU where:

- Goods of any value are shipped from 3rd-party fulfillment partners within the EU.
- Goods valued at no more than €150 are shipped from 3rd-party fulfillment partners outside the EU. (Redbubble, 2024).

The researcher will collect royalties as an artist's margin of sales. Royalties are taxed as income if you do not sell your art directly to the customer. When asked for clarification on the taxation of an artist's margin of sales, the researcher received the following answer via Instagram direct messaging from Verohallinto.

“Hi! Copyright income, such as royalties from using drawings in products, is taxed as earned income. Report this income on your tax return. Reduce revenue-generating expenses such as tools, supplies, and software costs directly related to drawing or image creation. Expenses reduce taxable income. Establishing a company is unnecessary if the activity is occasional and small-scale. Establishing a company, such as a business name, is worth considering if the activity becomes regular and extensive. If an online store in the EU region takes care of VAT payments for you, you do not have to worry about collecting and paying them. This applies as long as you do not sell products directly to customers but only give the right to use your image.” (Verohallinto, 2024).

To make things clear, the rule of thumb in Finland is that if the online platform takes care of the VAT and pays you royalties or artist margin, which can also be called the designer margin of sales, you do not need a registered company—as long as you do not sell your products yourself and the online platform does all the sales.

At the end of the step-by-step guide, you will find additional links to blogs, articles, and websites to help you decide on a business structure.

8 LEGAL AND ETHICAL CONSIDERATIONS IN POD BUSINESS

Intellectual property rights are the most significant issue in the POD business. It is best to create printable images yourself from scratch. Taking a picture of your creation and using Google Lens allows you to check the uniqueness of your artwork. It will display similar photos, allowing you to check if you have created something that already exists. That way, you can change your creation and not get into trouble for copyright, trademark, or intellectual property rights violations. If you use stock images or vectors, ensure you have the right to use them for business purposes. Some stock images and vectors are free for personal use but not for business or sales purposes without a fee.

Copyright laws protect original works of authorship, including original pictorial, graphic, and sculptural artwork. A work is original if it is independently created and sufficiently creative. Regarding copyright, creativity can be demonstrated in various ways and is reflected in artistic choices such as subject matter, composition, depiction, and design elements. Common symbols, such as smiley faces, hearts, and typography, are generally not eligible for copyright protection. Simple works, such as stylized word logos and minimalist art, might not be protected by copyright; they might fall under other legal protections, like trademark protection. (US Copyright Office, 2025) Copyright laws worldwide follow similar lines.

AI art is a novel approach to generating printable images. When using AI-generated images, consider the following things:

- Confirm the terms of your AI art service provider. Do you own the copyrights to the artwork you direct the AI to make, or do they belong to the business that provides AI art services? For example, the Midjourney AI art service Terms of Service, Section 4: Copyright and Trademark, grants you, the Subscriber, the copyrights to the images you inspire the AI to produce, with a few exceptions: You upscale someone else's image; it will automatically become the property of the original picture prompter, and you must obtain their permission to use it. Also, if you are an employee of a company that generates one million dollars yearly. Furthermore, the laws of the subscriber's region apply to AI art copyrights (Midjourney, 2025).
- Check your national copyright laws. The European Union has not enacted additional rules; it believes that pre-existing copyright laws are adequate. However, it is necessary to distinguish between AI-generated and AI-assisted works of art by labeling them (Council of European Union, 2024). In the United States, the Copyright Office states that text-prompt-based AI art cannot be copyrighted. Hand-drawn input is copyrightable, while AI prompts and the AI-generated output of these prompts and input are not (US Copyright Office, 2025).
- Check if the platform you use to sell your products accepts AI art for sale through their service.
- AI technology moves forward fast, and disputes and lawsuits will shape how AI art is copyrighted. If you use AI art, it is essential to stay up-to-date with the latest copyright laws and changes in guidelines.

To protect your creations, Redbubble offers a watermark feature and an option to prevent screenshots of your work. As an open marketplace, it has some intellectual property rights issues, as do many others. When selling your art

and designs, there will always be copyright and IP risks. Only unseen and unheard art is exempt from copyright risks.

9 BUILDING THE POD

The step-by-step guide in Appendix 1 outlines the steps the researcher took when building this POD. The researcher chose to use only the marketplace offered by Redbubble to simplify opening a business and minimize expenses. The purpose of this approach was to encourage readers to consider building their PODs to earn some extra income.

After conducting some research, the researcher utilized Redbubble, which provided an artist-centered option for POD businesses. The artist can control their artist's margins, which is a freedom that other services do not provide.

The process is straightforward: sign up for an account, create an artist profile, design art, resize the images, upload them, select your products, adjust the images, set prices, and publish. After which, you market your POD and products. It is as simple as that. For more detailed information, refer to the Step-by-Step Guide in Appendix 1.

9.1 INTRODUCING THE STORE

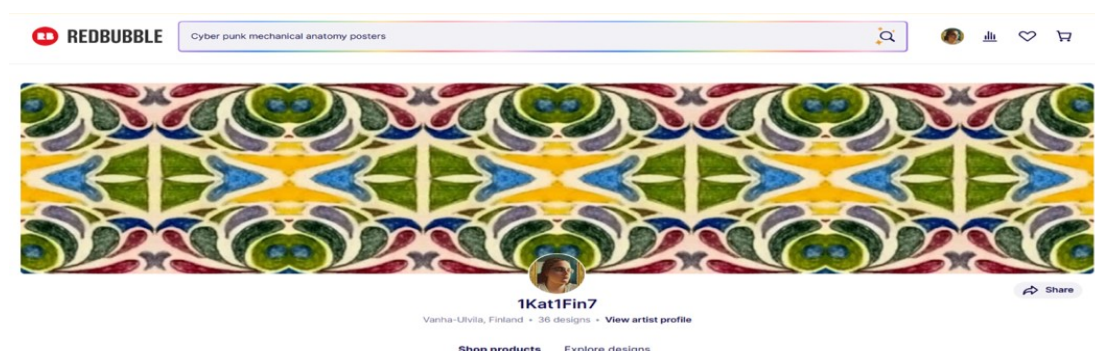


Figure 2. Front page banner of 1Kat1Fin7 on Redbubble.

Introducing 1Kat1Fin7, the POD created for this thesis project. The researcher recognizes that the store's name is neither memorable nor business-like. The reason for this name is pure frustration because all logically good names were already taken. Therefore, the researcher created a name that is certainly not already taken. Figure 2 below shows the front-page banner of the 1Kat1Fin7 shop on Redbubble.

9.1.1 PRODUCTS AND ADVERTISING

The product variety is quite broad: clothes, home décor, pet accessories, bedding, and more. Figure 3 shows a list of all categories.

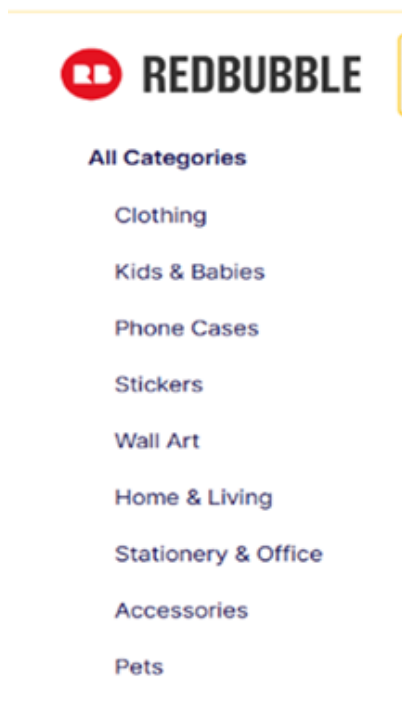


Figure 3. Shop All Categories page.



Figure 4. Pet bandana Ad picture.

Redbubble offers free, ready-to-post product advertisement images, as shown in Figure 4 above and Figure 5 on the next page. This makes marketing more manageable and gives it a professional look.



Figure 5. Cat eye product advertisement pictures.

9.1.2 ORDERING

Figure 6 shows the order page and Figure 7 shows the “It’s in the cart” pop-up, which displays similar products to encourage customers to purchase more before submitting their order.

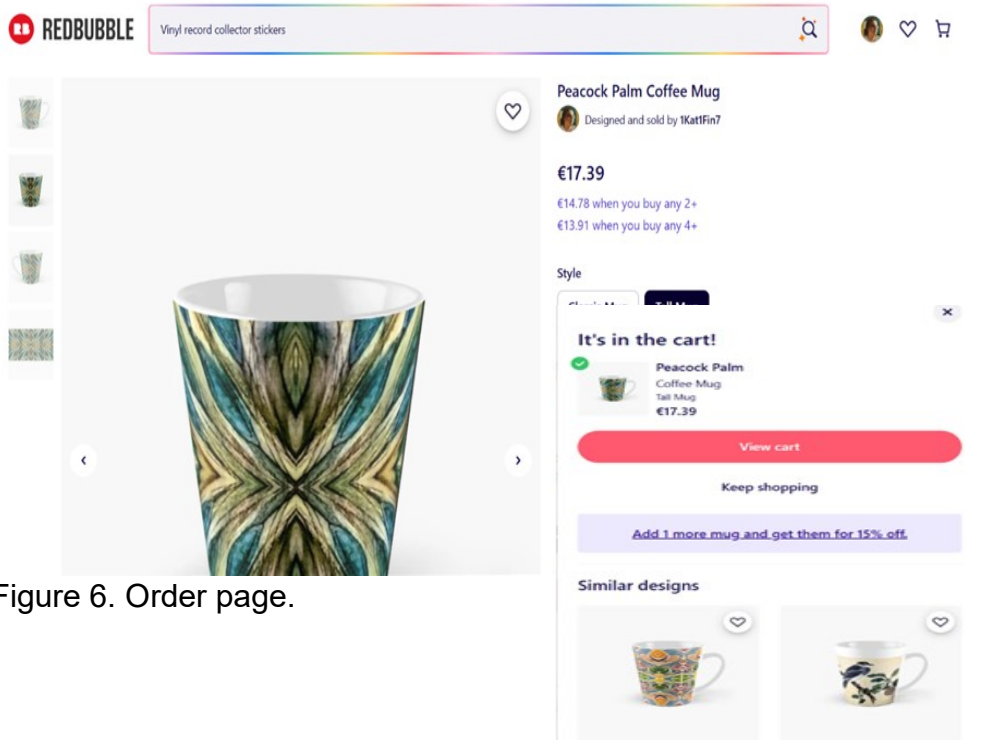



Figure 6. Order page.

Figure 7. It's in the cart pop-up.

Figure 8 below shows the shopping cart, which shows items about to be ordered, shipping fees, and the total order cost. You can also choose between standard and express shipping, which incurs an additional cost.

Shopping Cart 1 item | €19.32

Add 1 more mug and get them for 15% off.




Peacock Palm

Mug
Tall


- 1 +

€13.91


✕




Carbon Neutrality
Investing in programs that help the environment
[Learn more](#)



Secure Payments
100% Secure Payment with 256-bit SSL encryption
[Learn more](#)



Worldwide Shipping
Available as standard or express delivery
[Learn more](#)




Super Service
Hassle-free returns and friendly customer support
[Learn more](#)

Delivery to **Finland** Change

Standard Shipping
Between 5 - 7 March

Express Shipping + €14.75
By March 5

 **Coupon / Gift Card** ▼

Order Summary

1 item	€13.91
Standard shipping	€5.41
Total	€19.32

Includes €3.93 in taxes

Checkout

Figure 8. Shopping cart.

9.1.3 SOCIAL MEDIA LINKS

The researcher linked an Instagram page with the shop to connect with customers. Figure 9 shows a set of QR codes that lead to the 1kat1fin7 Instagram page. Figure 10 shows posts on the 1kat1fin7 Instagram account. The posts are all videos advertising new designs on the Redbubble shop page.

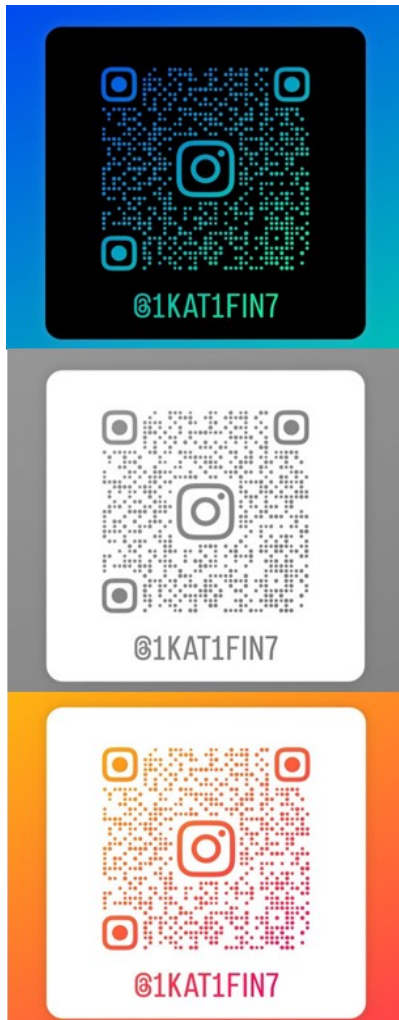


Figure 9. QR-codes to 1kat1fin7 page.

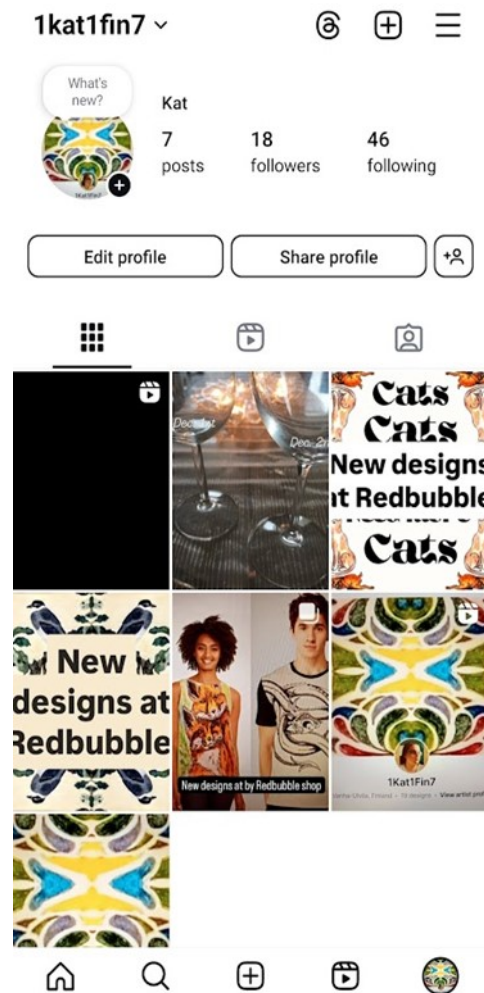


Figure 10. 1kat1fin7 Instagram page.

Link to the 1Kat1Fin7 shop:

<https://www.redbubble.com/people/1Kat1Fin7/shop?asc=u>

10 RESULTS AND RECOMMENDATIONS

The objective was to study the available print-on-demand (POD) services and platforms. The researcher created a guide to open an online store based on POD services and then opened an actual store. The project resulted in a Step-by-step guide on how to build a pod using Redbubble and a 1Kat1Fin7 store on Redbubble.

This project's purpose was to encourage and assist individuals in setting up an online POD store. The project helped the researcher understand how easily an online store can be set up. The step-by-step guide conveys the message of easy setup to the readers.

The main research question was: How to build a print-on-demand store? This was achieved by utilizing a site that provided an easy store setup and marketplace, eliminating the need to integrate with other market platforms. Thus, making the store setup easier.

The question about the best sales platforms and print-on-demand services to best serve an art-based store in Finland revealed that Printful and Printify might bring in more significant profits. However, their platforms are designed for more industrial entrepreneurs, and very few marketplaces are considered artist-friendly. The researcher only found two art or artist-driven POD services: Society6 and Redbubble.

What criteria decide which platform and service providers the researcher will choose? The criteria used to select the POD service for this project were that it be artist-driven, offer customer service, facilitate VAT payments, and allow artists to set their own sales margin. In Finland, royalties are taxed at the same rate as regular income, making taxation straightforward, which was one of the key deciding factors.

The question of legal and ethical issues to consider in the POD industry highlighted the problem of intellectual property rights violations as the most common issue, and the researcher outlined some tips on how to avoid violating IP laws. Outlining consisted of the following items: make all designs by yourself, use tools like Google Lens to see if your work happens to be too similar to already existing works, make sure that if you use vectors or stock images that they are free to use commercially, if using AI-generated images, you are up to date on AI related laws and regulations as well as rules set by platform companies and AI-generator companies. The answer to this question also mentioned that the POD service selected for this project, Redbubble, offers features to protect its artists' artworks.

10.1 Recommendations

The following recommendations should be considered when building the POD business. They can also be done after the store has opened, but working on them may be easier as you build your store.

Marketing Plan: It is essential to make and follow a marketing plan. People cannot purchase products they do not know they need and are available. Getting visibility for the designs is crucial, especially since the researcher did not have an online fan base. Starting a store and making sales without a marketing plan is much easier if you have a vast social media presence.

Website: Having a website to promote your art and products will help you establish your online presence and become more recognized. This is part of marketing; it tells your story and brings you closer to customers. It also helps build your image and your brand.

Multiple platforms: Opening a store on numerous platforms increases visibility and earnings potential. With various stores, you can target each one towards a different clientele. During the project, the researcher discovered that Redbubble is not as customer-friendly as it could be. Finding the products from

that one artist that the customer wants to support is not made fast and easy. People want a straightforward, quick, and easy way to connect with their desired products. If the customer only wants to see all products from one designer, it takes longer than a modern person's patience and attention span can allow. Additionally, since Redbubble is not well-known in Finland, trust in safe shopping is lower than that of a more established site.

Side hustle: Running an online store. Even if it is on a site that makes it sound as easy as something on the side with minimal effort, it is not that. To make your store successful, you still need to put in the same time, effort, and focus as you would in any other business. It is neither a get-rich-quick scheme, nor a set-it-and-forget-it scheme, nor passive income. Call it what it is, a second job. Eventually, you will end up putting in as many hours, if not even more, to it than your day job. Ensure you allocate sufficient time to manage your POD business.

11 REFLECTIONS

Reflecting on the project and the thesis process, here are some things that come to mind:

After reading this thesis, the reader must decide how convinced they are to open a POD business. This thesis offers valuable guidance for beginners to launch their POD business, and the researcher can continue to refine and expand the POD store developed for this thesis project. Reading the guide and the thesis can provide the reader with the necessary information to either proceed with building a POD or steer clear of it. Therefore, the thesis is usable now and in the near future; however, as it is tied to business on the internet, which is transforming and changing faster than ever, its validity is short-lived. There are already ads online stating that the POD business is outdated and no longer as trendy as it once was.

The biggest bottleneck of the thesis was getting started with writing and transitioning to an academic writing style. Creating printables was enjoyable, but the writing process was tedious and required more time and effort than the researcher had initially thought. However, in the end, the project and thesis were completed within a reasonable timeframe.

The thesis handled ethical issues quite clearly. The only area where AI was used was to check the spelling and grammar of the thesis.

The thesis will be uploaded to Theseus and thus made accessible to everyone, fulfilling the accessibility requirements.

The sources used for the research are reliable, as many of them are from well-established organizations, governments, writers, scholars, and companies.

This topic was chosen due to the researcher's interest in online businesses, and POD seemed like one of the fastest and easiest options, as it does not require significant investments to get started. Additionally, the researcher has been considering ways to showcase her art and designs to the public. As this thesis concentrated on starting a POD relying on the Redbubble site, if the researcher were to do this project again, she would focus the thesis more on the marketing aspect of the business or choose a different platform altogether.

For future recommendations, the researcher will create a Facebook page and a YouTube channel to connect to the shop. The YouTube channel will feature time-lapse videos of various art projects to attract more interest in art and design, and to direct customers to the shop. Additionally, the researcher will follow her own advice and incorporate all the points mentioned in the Recommendations chapter into her to-do list. The researcher needs to commit seriously and put in a concerted effort to ensure the store's success. The fact that no money has been invested in the store is the reason why the store is idling. Currently, the store serves as a showcase rather than a functioning retail space. Investing some money in the store operation will kick it into gear. This is the threshold where a hobby can transform into a career or a business.

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APPENDIX 1: STEP-BY-STEP GUIDE TO T-SHIRT BUSINESS ON REDBUBBLE



*Step-by-step
Guide to
T-shirt business
On
Redbubble
2025*

By Katja Haulmark

Table of content

Welcome

Before setting up an account

Setting up an account

Image requirements

Uploading images

About taxation in Finland

Useful links

Welcome

This guide will show you how to use the Redbubble platform for your online business. Redbubble is for independent artists to monetize their art and creative talents. You can only use your own art on this site.

Obviously, you've researched different online on-demand platforms and service providers before you landed here on this guide. Now, if you just somehow found this guide, I recommend doing some of your own research before starting your business.

Notice, the author is not responsible for any current and future issues with your or anyone else's accounts, business, or lives in any way or form and not on the formless spiritual or other dimensional level, either.

You understand that your business and actions are solely and entirely yours and that you are responsible for everything you decide and do.

This guide is here to help you get started. The guide and its author are not responsible for any changes that Redbubble or any other service providers make to their sites or to your account.

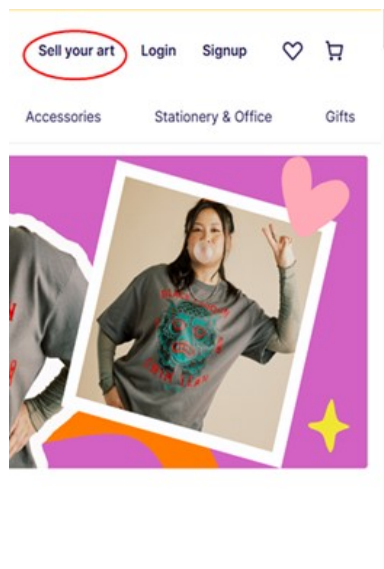
Now let's get started!

Before setting up an account

Before you set up an account, verify your PayPal account. Redbubble makes all payments via PayPal if you do not have an American bank account.

Setting up an account

Go to Redbubble.com



Sign up as an artist

Click to sell your art.

Then click Start selling

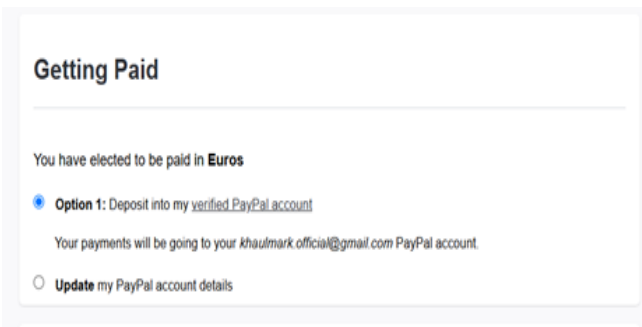
A screenshot of the Redbubble 'Join Redbubble' sign-up form. The form is titled 'Join Redbubble' and includes a promotional message: 'Sign up as a customer for 25% off your first order. Your coupon will be emailed after sign up.' There are two main options: 'Artist signup' (with a checkmark icon) and 'Customer signup'. The 'Artist signup' option is selected and includes the text 'Set up shop and start selling your designs'. The 'Customer signup' option includes the text 'Browse the marketplace and find your thing'. Below these options are input fields for 'Email', 'Username', and 'Password'. There is also a checkbox for 'Email me special offers and artist news.' and a red 'Sign Up' button at the bottom.

Note: Before this point, it is recommended that you set up your separate business e-mail, bank account, and possibly website. The website is optional and can be added later, but it is vital to keep your business organized by setting up a separate bank account and e-mail. It makes keeping track of income and e-mails relating to your business easier. You do not need to sign up for a business e-mail service or get a business bank account; they come with monthly fees. You are starting out and not making that big profit for the first year. You can get all that when you start making enough to open a company.

Fill out your info

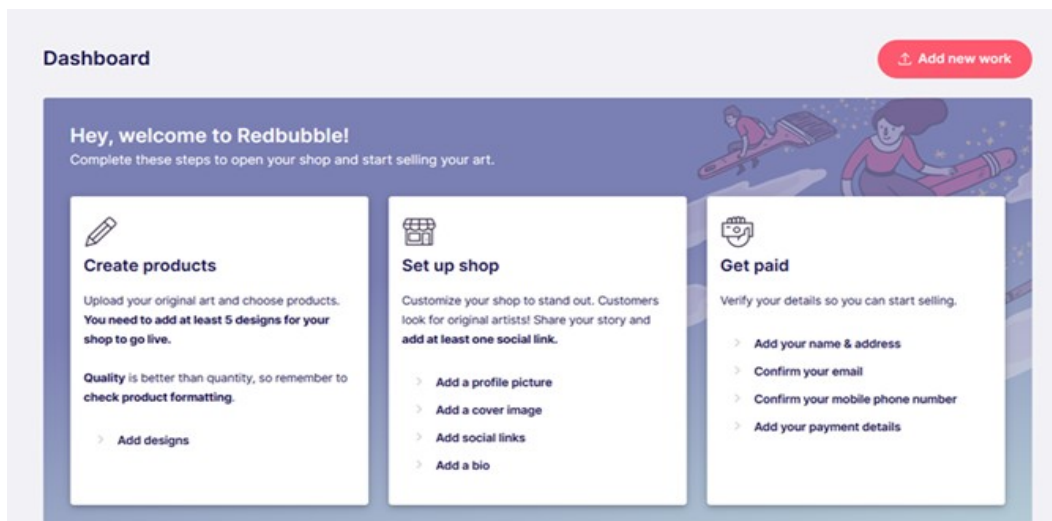
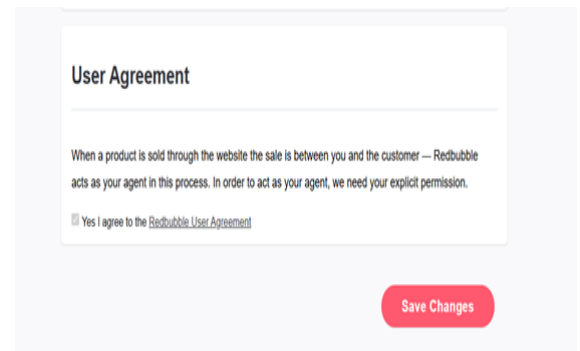
<p>Postal Address</p> <hr/> <p><input checked="" type="checkbox"/> Same as above</p>	<p>Residential Address</p> <hr/> <p>* Street Address</p> <input type="text"/> <p>Line 2 (Optional)</p> <input type="text"/> <p>* City or Town</p> <input type="text"/> <p>* ZIP or post code</p> <input type="text"/> <p>State or Province</p> <input type="text"/> <p>* Country</p> <input type="text"/>
<p>Taxes and Exemptions</p> <hr/> <p><input type="checkbox"/> I am registered for GST/VAT</p>	<p>Postal Address</p> <hr/>
<p>Getting Paid</p> <hr/> <p>You have elected to be paid in Euros</p> <p><input checked="" type="radio"/> Option 1: Deposit into my verified PayPal account</p> <p>Your payments will be going to your khulmark.official@gmail.com PayPal account.</p> <p><input type="radio"/> Update my PayPal account details</p>	
<p>Phone Number</p> <hr/>	

Taxes and exemptions: If you have registered your business and have a business ID, mark the box.



Getting paid: If your PayPal account is tied to a bank account, it is verified. Click option 1.

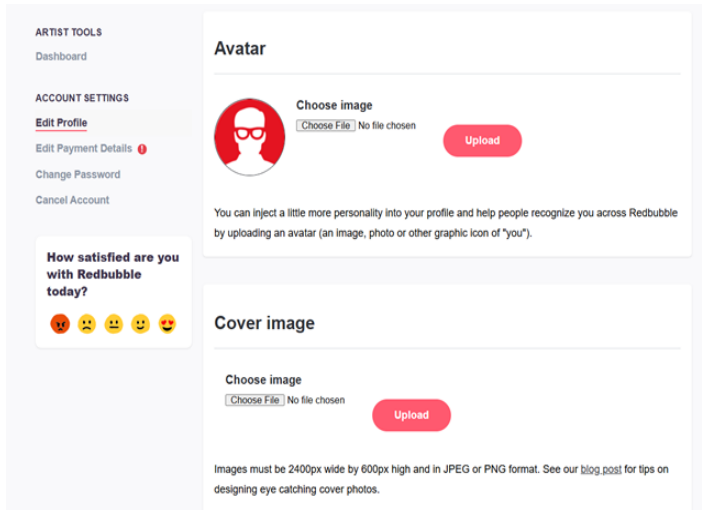
Read and agree with the user agreement, and save the changes. Remember to save the changes after each step.



This screen shows what you still need to set up on your account. Things you have already set up will be shown in green and crossed out.

Next, you can start setting up your profile and payments if you haven't done that already.

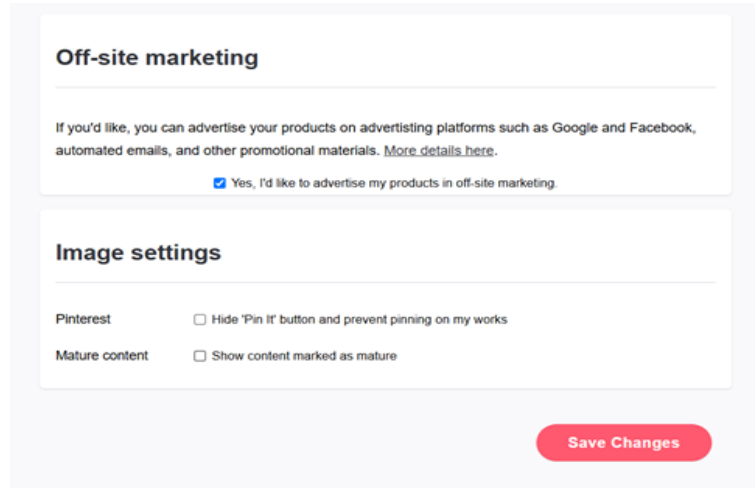
When all that is set, you can start setting up your shop.



The screenshot shows the 'ARTIST TOOLS' sidebar on the left with 'Edit Profile' selected. The main content area has two sections: 'Avatar' and 'Cover image'. Both sections have a 'Choose image' button, a 'No file chosen' status, and an 'Upload' button. The 'Avatar' section includes a small circular image of a person with red glasses and a red background. Below the 'Avatar' section is a satisfaction survey with five emoji options. The 'Cover image' section includes a note about image dimensions: 'Images must be 2400px wide by 600px high and in JPEG or PNG format. See our [blog post](#) for tips on designing eye catching cover photos.'

Make your Avatar and find/make a nice eye-catching image as your cover image.

Remember to check these boxes.



The screenshot shows two sections: 'Off-site marketing' and 'Image settings'. The 'Off-site marketing' section has a checkbox labeled 'Yes, I'd like to advertise my products in off-site marketing.' which is checked. The 'Image settings' section has two checkboxes: 'Pinterest' with 'Hide "Pin It" button and prevent pinning on my works' and 'Mature content' with 'Show content marked as mature'. A 'Save Changes' button is at the bottom right.

Remember to check the box if you have mature content, nudity, and other adult themes.

Redbubble has a separate section for mature content.

Check the rules for guidelines on this matter.

Image Requirements

The minimum image resolution requirements are

5000 X 5000px

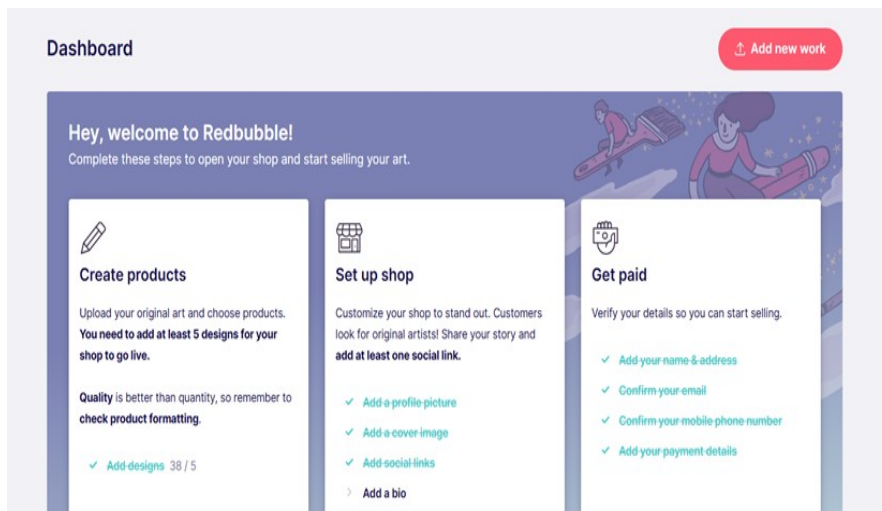
Allowed formats of the images are

JPEG, PNG

For example, Canva is a good, easy-to-use app for resizing your images and photos to fit the Redbubble requirements. You can also add text and other elements to your design on Canva. Redbubble does not have an extensive image editing program on its site, so do all your picture editing before uploading the image.

Make sure the image is sharp. Images might look good and sharp on your phone or laptop screen, but when blown up to the size of a T-shirt, they might need more sharpness and definition than you thought they had.

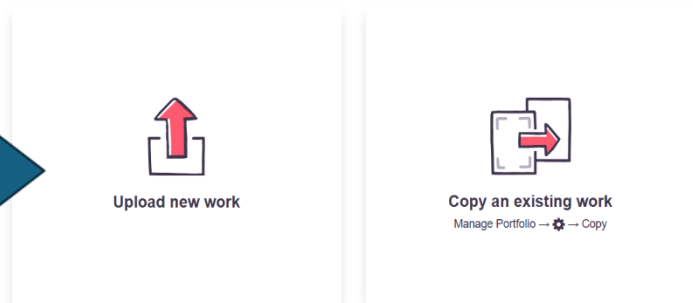
Uploading images



Click Add
new
Work.

Add new work

Click here to load
Your image
To your shop



File requirements

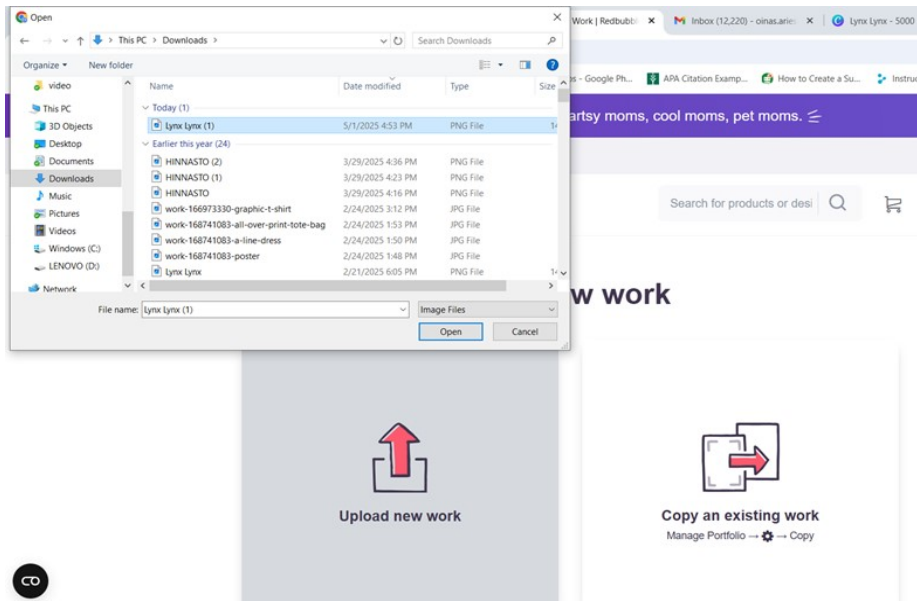
We recommend high-resolution JPEG or PNG with a **minimum** of 5000px x 5000px resolution. For more help check out our [design guide](#)



What is this?


Copy the same products and design placement from another design. This is particularly great for color variants

Click the design guide link to learn about uploading, adding tags, etc.



Pick the design from your files and click open.

Add new work



Lynx Lynx

Background color ⓘ

HEX: #FFFFFF

English **Deutsch** Français Español

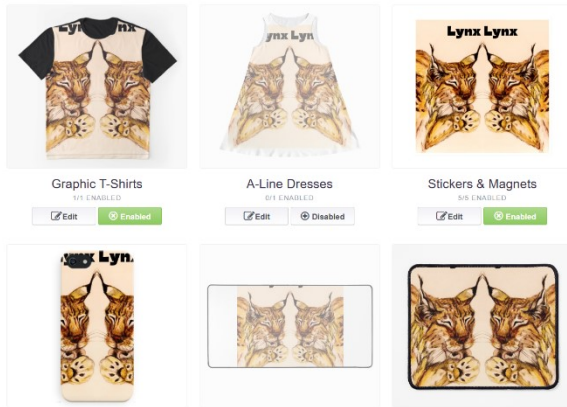
Title (required)
Use a descriptive title that explains your work in 4-8 words.

Tags
Write up to 15 tags (50 character limit per tag) separated by commas, that describe the content of your art. [Learn more about writing good tags](#)

Description
Share the story or meaning behind your work.

Give your image a title, add tags, and write a description.

Inspect your product selection and ensure your images are positioned right on different products; move the picture around, resize it, pick the default background color, etc.



Some products are disabled and show up hazy. You can enable them by editing the image to fit the product.

When you are done editing, select the Media used in your art, answer the adult content question, and make your image public. Then, agree to the user agreement and save the work. Finally, check out your shop page.

Media – Select up to 2

- Photography
- Design & Illustration
- Painting & Mixed Media
- Drawing
- Digital Art

Collections

- Lydias pigs

Default product in your shop

Optimized (recommended)

Optimized means Redbubble will show a mix of products based on sales and the individual customer's interests.

Who can view this work?

- Anybody (public)
- Only You (private)

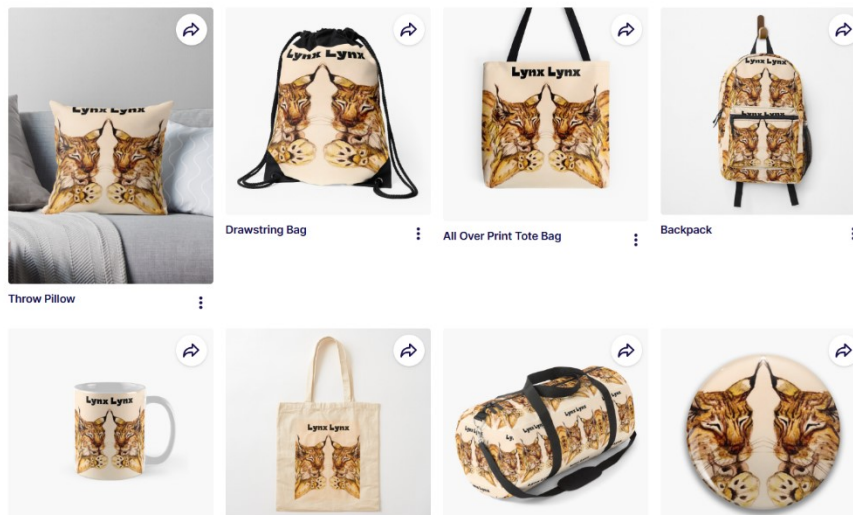
Is this mature content?

Nudity or lingerie, adult language, alcohol or drugs, blood, guns or violence. [Not sure? See guidelines.](#)

- Yes
- No

I agree to the Redbubble User Agreement, and I confirm that I have the right to sell products containing this artwork, including (1) any featured company's name or logo, (2) any featured person's name or face, and (3) any feature words or images created by someone else

Save work



Don't forget to promote your products!!

Check the prices of your products.

If some products seem ridiculously expensive, you can lower the price by adjusting your artist margin or changing the base price.

About Taxation in Finland

If your products are only sold by Redbubble, which collects and remits the VAT (value-added tax), and you are paid only by the artist's margin of sales, this is considered a royalty payment. Royalties are taxed as part of your income. You do not have to form a business until the sales reach 20,000€ or more. That is the threshold when you must form a business.

When you form a business, I recommend you research its structure. Toiminimi would be a better option than Kevytyrittäjä.

The following page has useful links, where you can find more about taxation, Toiminimi, Kevytyrittäjä, and branding. Some of the links take you to Finnish sites that do not have a translation option. You can use ChatGPT translation, even though it makes mistakes in translations, it is getting better and is free.

Useful links:

DigiHits. Branding Your POD Business: Creating a Memorable Identity.

<https://medium.com/@dighits/branding-your-pod-business-creating-a-memorable-identity-887f82e14e5d>

Forbes article: Importance of branding in business

<https://www.forbes.com/councils/forbesagencycouncil/2021/03/24/the-importance-of-branding-in-business/>

Kristel Bechara: Creating a Self-Brand as a Visual Artist

<https://atelierkristel.com/creating-a-self-brand-as-a-visual-artist/?srslid=Afm-BOopXmInB9WtvFflyNtQU6Znrn8mMMPYEbp3aWAX9naPFwoTZkMEI>

US Copyright Office: What Visual and Graphic Artists Should Know about Copyright

<https://www.copyright.gov/engage/visual-artists/>

YLE article, Matias Mäkiranta: Kevytyrittäjyys: Itsensätyöllistäjä vai väliinputo-aja?

<https://yle.fi/a/3-12061273>

Kevytyrittäjäksi ryhtyminen – milloin kevytyrittäjyys kannattaa ja milloin ei?

<https://yrityksen-perustaminen.net/kevytyrittajyys/>

Information about pensions in Finland

<https://www.tyoelake.fi/en/>

Verohallinto: information of business taxation

<https://www.vero.fi/en/businesses-and-corporations/business-operations/setting-up-a-business/light-entrepreneur/>

Tarvepainatus Eli Print On Demand. Pasiaulis Digi&Media Blog.

<https://pasiaulis.fi/blogi/03092022/tarvepainatus-eli-print-on-demand/>

Print On Demand Suomi ja verotus. Pasiaulis Digi&Media Blog.

<https://pasiaulis.fi/blogi/21072023/print-on-demand-verotus/>

Forbes advisor: How To Start A T-Shirt Business (2024 Guide). Forbes Article.

<https://www.forbes.com/advisor/business/start-t-shirt-business/>

<https://www.redbubble.com/about/selling>

Good luck with your art-selling adventure!

APPENDIX 2: TRANSLATIONS

YLE article *Kevytyrittäjyys; Itsensätyöllistäjä vai välinputoaja?* :

Jaana Paanetoja's original comment in the article: "Kevytyrittäjyys-termi voi olla harhaanjohtava. Meillä on Suomessa kaksi vaihtoehtoa, joko olet yrittäjä tai työntekijä, mitään kevytyrittäjyyden kaltaista välimallia ei ole."

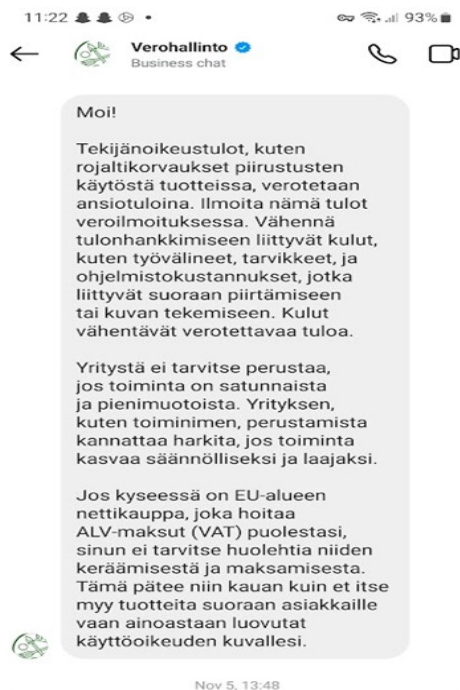
Translation of the comment:

"The term light entrepreneurship can be misleading. We have two options in Finland: you are an entrepreneur or an employee; there is no intermediate model like light entrepreneurship."

A screenshot of the original answer

to the royalties taxation question:

Translation to Verohallinto business chat:



"Hi! Copyright income, such as royalties from the use of drawings in products, is taxed as earned income. Report this income on your tax return. Reduce revenue-generating expenses such as tools, supplies, and software costs directly related to drawing or image creation. Expenses reduce taxable income. There is no need to establish a company if the activity is occasional and small-scale. It is worth considering establishing a company, such as a business name, if the activity becomes regular and extensive. If it is an online store in the EU region that takes care of VAT payments for you, you do not have to worry about collecting and paying

them. This applies as long as you do not sell products directly to customers, but only give the right to use your image." (Verohallinto Business Chat, 5.11.2024).