

When buyers ask AI about payroll software for small businesses, *Gusto is the first name they give.*

Yes. Gusto is named in 78% of answers to questions that don't mention it, more than QuickBooks (54%), ADP (50%) or Rippling (45%), and picked first in 32%. It loses ground in two places: rival questions about Rippling, and “how do I choose” questions, where ChatGPT and Perplexity rarely name it.

THE SHORT VERSION

Gusto is the default answer for small-business payroll. *Rippling* wins the rival questions about it.

78%

of answers to open questions name Gusto

208 answers to 26 questions

#1

of 81 brands the assistants named QuickBooks Payroll next, at 54%

32%

of open answers pick Gusto first Rippling first in 7%

60%

on Perplexity, its weakest assistant Gemini names it in 98%

01 Ask for the best payroll software and Gusto is named.

97% of answers to the 8 best-pick questions name Gusto and 62% pick it first. ChatGPT, Claude and Gemini name it in 100% of them, Perplexity in 88%.

02 “How should I choose?” is where it fades.

The 4 how-to-choose questions (cost, what to look for, whether it is worth paying) name Gusto in 47% of answers. Perplexity named it in none of them, ChatGPT in 12%.

03 Rippling wins the rival questions about Rippling.

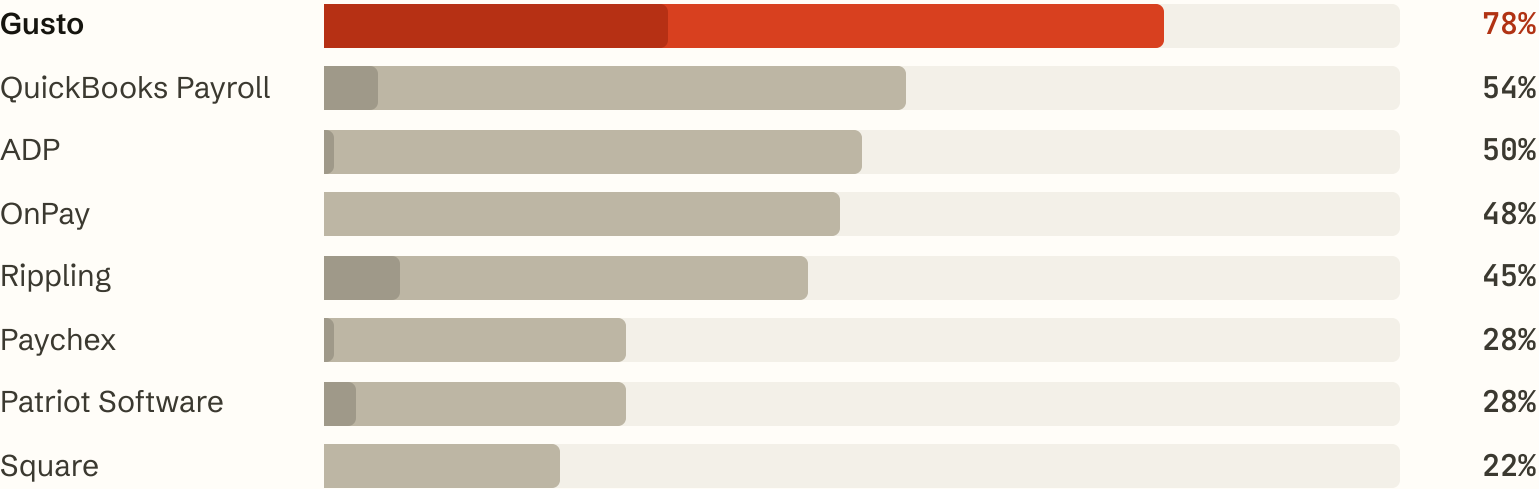
On q20 (QuickBooks Payroll or Rippling) and q22 (Rippling vs ADP), the two rival questions where Gusto is named least, it is in 3 of 8 answers on each and Rippling is picked first in 5 of 8 and 3 of 8, for HR, IT and payroll in one place.

SHARE OF ANSWERS

Gusto is named in 78% of answers.
QuickBooks Payroll, next, in 54%.

Five brands share most answers: Gusto, QuickBooks Payroll, ADP, OnPay and Rippling. OnPay, a rival beyond the three picked for this sample, is named nearly as often as ADP.

SHARE OF THE 208 ANSWERS TO QUESTIONS THAT DON'T NAME GUSTO



Darker inner bar = share of answers where it is the first pick.

THE SAME, BY ASSISTANT

	CHATGPT	CLAUDE	GEMINI	PERPLEXITY
Gusto	63%	92%	98%	60%
QuickBooks Payroll	35%	69%	71%	40%
ADP	31%	73%	62%	33%
OnPay	21%	65%	71%	33%
Rippling	23%	58%	67%	31%
Paychex	13%	50%	27%	23%
Patriot Software	17%	38%	27%	29%

WHERE YOU SHOW UP

Gusto is in nearly every best-pick answer and *half* of the how-to-choose ones.

Claude and Gemini name Gusto almost everywhere. ChatGPT and Perplexity drop it once the question is about how to choose, or about a problem rather than a product.

WHAT THE BUYER IS ASKING	QUESTIONS	MONTHLY SEARCHES	ALL FOUR	CHATGPT	CLAUDE	GEMINI	PERPLEXITY	FIRST PICK
Best-pick questions e.g. "What is the best payroll software for small business owners?"	8	156K	97%	100%	100%	100%	88%	62%
Need questions e.g. "How do I do payroll for my LLC without hiring a full-time accountant?"	6	37K	71%	42%	92%	100%	50%	6%
Shortlist questions e.g. "What is the cheapest payroll software for small businesses with fewer tha...	4	31K	94%	88%	100%	100%	88%	28%
Rival questions e.g. "Who is ADP's biggest competitor for small company payroll?"	4	25K	69%	50%	88%	88%	50%	38%
How-to-choose questions e.g. "How much does a payroll system cost for a small business per month?"	4	12K	47%	12%	75%	100%	0%	6%
Brand-named questions e.g. "Is Gusto payroll software worth it for a small business with under 10 emplo...	6	33K	100%	100%	100%	100%	100%	38%

THE QUESTIONS YOU LOSE

Gusto is named least on *Rippling comparisons* and buyers' first doubts.

The six open questions where Gusto is named least. Two compare rivals and Rippling wins them; the rest are early questions, cost and whether to pay at all, where the answers list cheaper tools.

QUESTION	SEARCHES	NAMED GUSTO	AI'S FIRST PICK INSTEAD	ALSO NAMED
Is QuickBooks Payroll better than Rippling for managing startup employees? q20	~22K	C ● ● CL ● ● G ● ● P ● ● 3 of 8	Rippling 5 of 8 answers	QuickBooks Payroll (8), FreshBooks (1)
Rippling vs ADP: which payroll processing software is better for small teams? q22	~70	C ● ● CL ● ● G ● ● P ● ● 3 of 8	Rippling 3 of 8 answers	ADP (8), OnPay (1)
Is it worth paying for automated payroll software or should I calculate taxes manually? q25	~1.6K	C ● ● CL ● ● G ● ● P ● ● 3 of 8	No single pick answers list options instead	QuickBooks Payroll (4), OnPay (2), Patriot Software (2)
How much does a payroll system cost for a small business per month? q23	~140	C ● ● CL ● ● G ● ● P ● ● 4 of 8	No single pick answers list options instead	Patriot Software (6), QuickBooks Payroll (5), OnPay (4)
Is full-service payroll software worth the cost compared to basic direct deposit? q26	~2.4K	C ● ● CL ● ● G ● ● P ● ● 4 of 8	No single pick answers list options instead	ADP (3), QuickBooks Payroll (3), OnPay (2)
What should I look for when comparing small business payroll services? q24	~8.1K	C ● ● CL ● ● G ● ● P ● ● 4 of 8	No rival Gusto first in 2 of 8	OnPay (4), ADP (4), Paychex (4)

WHO WINS INSTEAD, AND WHY

Rippling wins on *HR, IT and payroll in one place*, across four open questions.

When an open question's first pick is not Gusto, these are the brands and the reasons the assistants give. QuickBooks Payroll wins for QuickBooks users (q16), Patriot Software on the cheapest option (q15).

Rippling

First pick in 15 answers across 4 of the open questions

- Payroll plus HR, benefits, IT access, devices and automation for scaling startups
Perplexity · q20
- One system for HR, payroll and IT for a fast-growing company ChatGPT · q06
- Cheaper to start, a modern interface, and covers HR, IT and finance Claude · q22

Sources behind these answers: rippling.com, airwallex.com, deel.com, hr.software, warp.co

QuickBooks Payroll

First pick in 10 answers across 2 of the open questions

- The closest native experience for businesses already on QuickBooks Online Claude · q16
- Built into QuickBooks, with general ledger syncing and no setup Gemini · q16
- Payroll and bookkeeping in one QuickBooks Online ecosystem Perplexity · q04

Sources behind these answers: peoplemanagingpeople.com, adp.com, quickbooks.intuit.com, satvasolutions.com, axiobench.com

Patriot Software

First pick in 7 of 8 answers, all on q15

- The lowest price, starting at \$17 a month plus \$4 per employee Perplexity · q15
- The cheapest reputable option for fewer than 5 employees Claude · q15

Sources behind these answers: forbes.com, gusto.com, fitsmallbusiness.com, business.org, enjoywork.com

HOW AI DESCRIBES GUSTO

AI describes Gusto as *the easy all-in-one*, then flags the price of growing.

The assistants agree: payroll, benefits and HR in one place, taxes filed for you, simple enough for an owner who runs payroll alone. The doubts come with growth: more states, more people, more add-ons.

WHAT THEY PRAISE

- Payroll, HR and benefits in one platform (57 answers)
- The modern small-business alternative to ADP (46)
- Taxes filed automatically, contractors paid in the same place (35)
- Works with accounting, time-tracking and restaurant tools (29)

THE CAUTIONS THEY REPEAT

- Not built for scale, international payroll or IT
18 answers
- More states and local taxes mean a pricier plan
17 answers
- Base prices and paid add-ons keep rising
17 answers
- Support delays and payroll errors frustrate users
10 answers

IN THEIR WORDS

“Gusto is generally ADP’s biggest competitor for small-business payroll, especially for companies with fewer than 100 employees.”

Perplexity · asked “Who is ADP's biggest competitor for small company payroll?”

“While Gusto supports 50-state payroll, expanding into new states often introduces friction.”

Gemini · asked “What are the most common complaints about Gusto customer service and payroll processing?”

“Bottom line: For a small team with uncomplicated, single-state payroll, Gusto’s convenience can justify the monthly cost.”

ChatGPT · asked “Is Gusto payroll software worth it for a small business with under 10 employees?”

FACTS THAT NEED FIXING

AI still quotes Gusto’s *old prices* and old plan names.

Of 140 facts our read of gusto.com could settle, it flagged 17 as wrong or out of date. When we opened each page on October 28, 7 of the 17 held. All 7 are below.

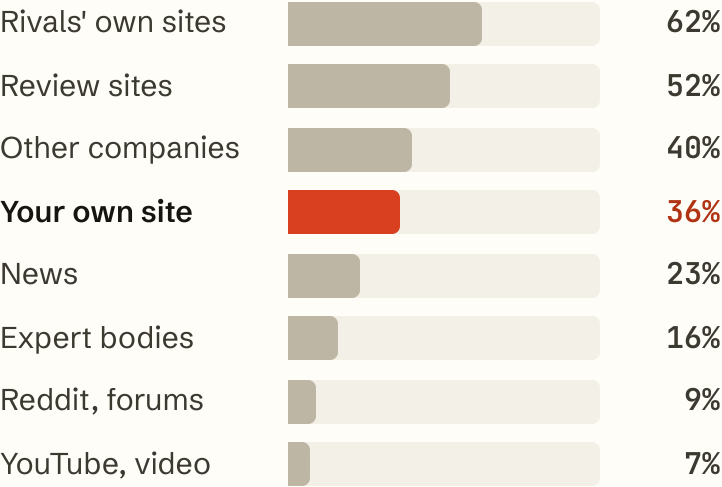
WHAT AI SAYS	WHO SAYS IT	WHAT YOUR SITE SAYS
Pricing starts at \$40 a month plus \$6 per person OUT OF DATE	Gemini, Claude · 7 answers	“Run basic payroll in one state. \$49 /mo” gusto.com/product/pricing
The base fee is \$40 to \$49 a month, or about \$46 WRONG	Gemini, Claude · 6 answers	“\$49/mo” gusto.com/product/pricing
Gusto only works inside the US HALF TRUE	Claude, Gemini · 3 answers	“Manage payments to contractors in more than 120 countries” gusto.com/product/pricing
Plans are called Core (\$6 a person) and Complete (\$12) OUT OF DATE	Claude · 2 answers	“across our Simple, Plus, and Premium payroll plans” gusto.com/product/pricing

THE SOURCES AI LEANS ON

Gusto's own site is cited in 36% of answers, more than any review site.

Payroll answers lean on vendors' own pages: rivals' sites are cited in 62% of answers, review sites in 52%. What each vendor publishes shapes the answer.

KIND OF SITE CITED • SHARE OF ALL ANSWERS



MOST-CITED SITES

SITE	KIND	ANSWERS	GUSTO NAMED	CITED BY
gusto.com	Your site	84	94%	ChatGPT, Claude, Gemini, Perplexity
adp.com	Rival's site	57	81%	ChatGPT, Claude, Gemini, Perplexity
peoplemanagingpeople.com	Review site	39	87%	Claude, Gemini, Perplexity
forbes.com	News	37	86%	Claude, Gemini, Perplexity
rippling.com	Rival's site	32	78%	ChatGPT, Claude, Gemini, Perplexity
quickbooks.intuit.com	Rival's site	28	46%	ChatGPT, Perplexity
onpay.com	Rival's site	25	92%	ChatGPT, Claude, Gemini, Perplexity
reddit.com	Forum	24	100%	Gemini
joinhomebase.com	Rival's site	21	100%	ChatGPT, Claude, Gemini, Perplexity

THE SAME NEEDS ON GOOGLE

On Google, Gusto ranks *top 3* for five of these eight searches and is an AI Overview source in two.

All eight show an AI Overview. Gusto is among its first sources in two, the best-payroll searches for small businesses and startups; the broad searches show QuickBooks, OnPay, Sage, ADP and Oracle.

SEARCH	MONTHLY	AI OVERVIEW	GUSTO A SOURCE	GUSTO RANK	SOURCES IT SHOWS MOST
best payroll software for small business	1.6K	Yes	Yes	3	youtube.com, gusto.com, quickbooks.intuit.com
best restaurant payroll software	260	Yes	Not in the 3 shown	3	netchex.com, youtube.com, restaurant365.com
best payroll software for startups	210	Yes	Yes	1	forbes.com, gusto.com, quickbooks.intuit.com
payroll software	~27K	Yes	Not in the 3 shown	1	quickbooks.intuit.com, onpay.com, sage.com
cloud payroll software	~8.1K	Yes	Not in the 3 shown	-	adp.com, oracle.com, sage.com
small business payroll services	~8.1K	Yes	Not in the 2 shown	2	youtube.com, fundthrough.com
small business health insurance	~5.4K	Yes	Not in the 3 shown	-	associationhealthplans.com, healthpartners.com, healthcare.gov
benefits administration software	~2.9K	Yes	Not in the 3 shown	-	gartner.com, benefitfocus.com, rippling.com

Google US desktop, one results page with the AI Overview loaded (18-19 organic results per search), captured October 26, 2026; ~ = a broader search the question sits under. Rank = where Gusto's best page sits among them; "-" = not among the organic results we read. Sources = those the captured AI Overview listed before it is expanded; "Not read" = it listed none we could read. Gusto · AI search report

THE NEXT 30 DAYS

Five moves for the next 30 days: *fix the price and plan facts*, then win the comparisons.

WEEK 1

Put today’s price where AI reads it

State today’s base price, \$49 a month, with the per-person fee, on the pricing, payroll and small-business pages and in the help center, with the date it changed. Ask the review sites still listing \$40 to update.

Because: 7 answers still quote \$40 a month; 17 warn that prices keep rising.

WEEK 1-2

Make your pages agree on multi-state payroll

The payroll FAQ says one price for one state or all 50; the pricing and compare pages put multiple states on Plus and Premium. Pick the true one, fix the other, and say it the same way on pricing and help pages.

Because: your payroll and pricing pages disagree on it (slide 8); 17 answers warn more states mean a pricier plan.

WEEK 2

Publish the guides for buyers still choosing

What payroll software costs a small business, what to look for, and when doing it yourself stops making sense, with real numbers and fair mentions of cheaper tools.

Because: how-to-choose questions name Gusto in 47% of answers; Perplexity named it in none.

WEEK 3

Write the honest Gusto vs Rippling page

Say when Rippling fits (IT, devices, global teams) and when Gusto does (small teams, payroll and benefits first, simpler price). Assistants quote fair comparisons.

Because: on q20 and q22, the two rival questions where Gusto is named least (38%), Rippling is picked first in 5 of 8 and 3 of 8 answers.

WEEK 4

Answer the doubt about outgrowing Gusto

A page on running Gusto at 50 to 200 people and paying people abroad, saying what its global contractor payments cover today, with customer examples at that size.

Because: 18 answers say Gusto is not built for scale or international payroll; Rippling is the first pick in 15 answers across 4 of the open questions.

EVERY QUESTION WE ASKED

32 buyer questions, and how often each answer named Gusto

q01	What is the best payroll software for small business owners?	100%	q12	How do I offer health insurance and 401k plans to my team without dealing with multiple brokers?	75%	q23	How much does a payroll system cost for a small business per month?	50%
q02	Which cloud-based payroll software is best for managing both payroll and employee benefits?	100%	q13	How can I track hourly employee timesheets and sync them directly to payroll?	100%	q24	What should I look for when comparing small business payroll services?	50%
q03	What is the best payroll software for restaurants with hourly staff and tips?	100%	q14	What is the simplest way to handle multi-state tax withholding for remote employees?	50%	q25	Is it worth paying for automated payroll software or should I calculate taxes manually?	38%
q04	Which payroll and bookkeeping software is best for integration with accounting tools?	75%	q15	What is the cheapest payroll software for small businesses with fewer than 5 employees?	75%	q26	Is full-service payroll software worth the cost compared to basic direct deposit?	50%
q05	What is the best payroll service small business CPAs and accountants recommend?	100%	q16	What are the best small business payroll systems that integrate natively with QuickBooks?	100%	q27	Is Gusto payroll software worth it for a small business with under 10 employees?	100%
q06	What is the best payroll automation software for a fast-growing startup?	100%	q17	Which automated payroll software platforms do not charge extra fees for running off-cycle payroll?	100%	q28	How much does Gusto cost per employee each month?	100%
q07	Which is the best small business payroll provider for employee benefits administration?	100%	q18	What are the top payroll programs for small business that include built-in HR compliance tools?	100%	q29	Gusto vs QuickBooks Payroll: which is better for a new startup?	100%
q08	What is the easiest cloud payroll software to set up for a single-member LLC?	100%	q19	Who is ADP's biggest competitor for small company payroll?	100%	q30	What are the most common complaints about Gusto customer service and payroll processing?	100%
q09	How do I do payroll for my LLC without hiring a full-time accountant?	50%	q20	Is QuickBooks Payroll better than Rippling for managing startup employees?	38%	q31	Can Gusto handle multi-state payroll and local tax filings automatically?	100%
q10	Can I do my own payroll for my small business without making tax filing mistakes?	50%	q21	What are the best alternatives to ADP for a 10-person business?	100%	q32	Who is Gusto best suited for compared to Rippling or ADP?	100%
q11	How can I automatically pay both W-2 employees and 1099 contractors in one system?	100%	q22	Rippling vs ADP: which payroll processing software is better for small teams?	38%			

HOW WE MEASURED

What we asked, who we asked, and how to read it

Assistants. ChatGPT (gpt-6-luna), Claude (claude-sonnet-5-5), Gemini (gemini-3.8-flash), Perplexity (sonar). Each question was asked 2 times per assistant on October 26, 2026, exactly as written, with live web search on. These are the assistants' own APIs; the apps can differ, especially for signed-in users.

Questions. 32 questions a buyer of payroll software for small businesses would ask, written from Google search demand, People Also Ask and real questions people put to AI. 26 don't name Gusto; every share in this report is counted on those.

Reading the answers. Every answer was read for the brands it names, the one it picks first, how it treats Gusto, the facts it states and the sites it cites. Facts were checked against gusto.com's own pages.

How steady this is. Asked the same question again, an assistant made the same call on Gusto 93% of the time. Read single questions as direction; the totals are the reliable read.

Search volumes. Google US monthly searches for the search that asks what each question asks; where that search is too rare to measure, the broader search it sits under, marked ~. Google results are one capture and move day to day.

Rivals. ADP, Rippling and QuickBooks Payroll were picked as the rivals for this sample. The share chart counts every brand the assistants named, so others, like OnPay, Paychex and Patriot Software, show up on their own.

The evidence. The HTML version of this report holds all 256 answers, word for word, with the sites each one cited.