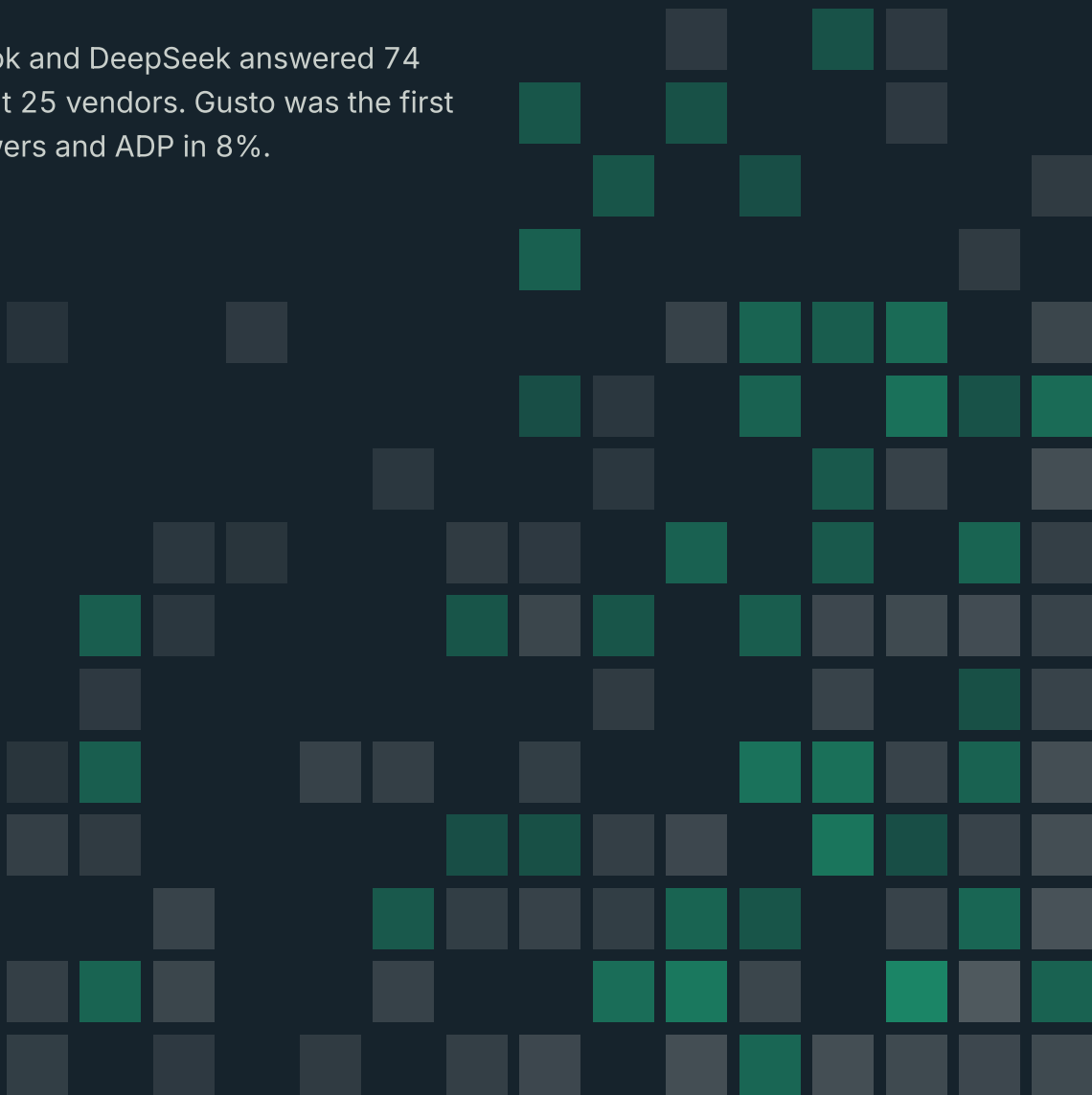
RIVARISE

PAYROLL AND HR AI VISIBILITY AUDIT

Who AI recommends for small business payroll and HR

ChatGPT, Gemini, Grok and DeepSeek answered 74 buyer questions about 25 vendors. Gusto was the first name in 59% of answers and ADP in 8%.



October 2026
Fieldwork 6 October 2026
rivarise.com

AT A GLANCE

Gusto is the default answer, and the incumbents trail it

59%
of answers name Gusto before any other vendor

8%
name ADP first, though it appears in 70% of answers

7 of 25
tracked vendors appear in fewer than one answer in twenty

8 of 8
price questions where ChatGPT gave no figure at all

We put 40 buyer questions about payroll and HR software for small US businesses to ChatGPT, Gemini, Grok and DeepSeek and counted which vendors each answer named. A further 34 questions asked the engines to compare vendors, price them and list their weaknesses.

Gusto is the default answer. It is named in 89% of the 160 answers and is the first vendor mentioned in 59%. Rippling and ADP are named often and lead rarely.

The incumbents are present but demoted. ADP and Paychex show up most when the buyer describes a problem, and least when the buyer asks who is best.

READ THIS FIRST

This is a snapshot. Each question was asked once, on 6 October 2026, to ChatGPT, Gemini, Grok and DeepSeek through their APIs with web search off. They answered from what they already knew and cited no sources.

The apps people use day to day can search the web and may answer differently. Method and limits are on page 10.

SIX FINDINGS

1 Gusto is the default answer, and the incumbents trail it 3
2 The engines agree on the top three and split below them 4
3 The incumbents surface when something has gone wrong 5
4 Gusto collects the switchers 6
5 The engines largely agree on prices. We could not confirm them. 7
6 The objections differ by vendor, and some are specific 8

FINDING 1

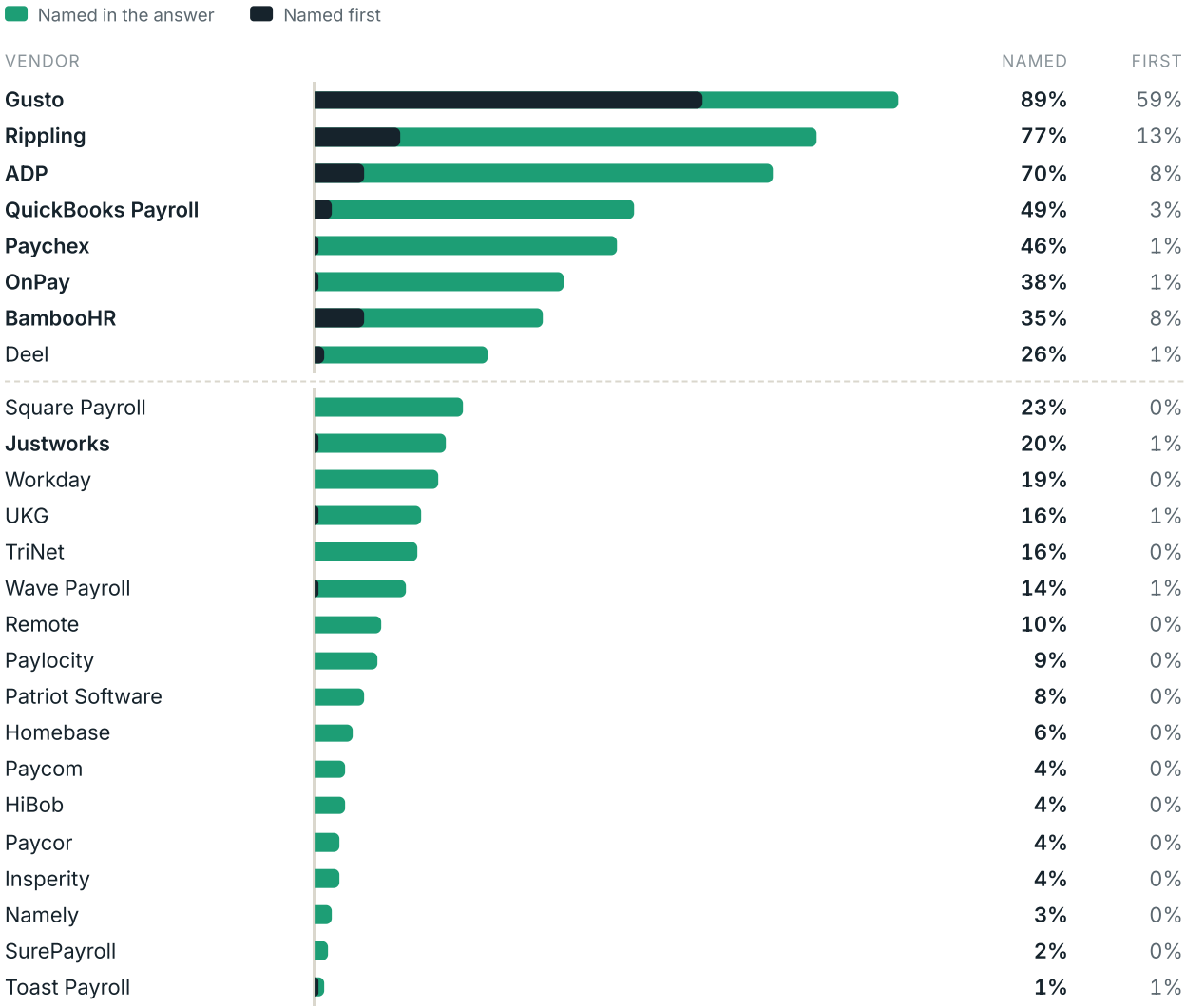
Gusto is the default answer, and the incumbents trail it

Gusto is named in 89% of the 160 answers, Rippling in 77% and ADP in 70%. The gap opens on who comes first: Gusto leads 59% of answers, Rippling 13% and ADP 8%.

Paychex is in 46% of answers and is the first name in 1%. The engines know the incumbents and place them further down the list.

Paycom, HiBob, Paycor, Insperity, Namely, SurePayroll and Toast Payroll each appear in fewer than 5% of answers.

FIGURE 1 **Share of answers naming each vendor, and share naming it first**



VENDOR	NAMED	FIRST
Gusto	**89%**	59%
Rippling	**77%**	13%
ADP	**70%**	8%
QuickBooks Payroll	**49%**	3%
Paychex	**46%**	1%
OnPay	**38%**	1%
BambooHR	**35%**	8%
Deel	**26%**	1%
Square Payroll	**23%**	0%
Justworks	**20%**	1%
Workday	**19%**	0%
UKG	**16%**	1%
TriNet	**16%**	0%
Wave Payroll	**14%**	1%
Remote	**10%**	0%
Paylocity	**9%**	0%
Patriot Software	**8%**	0%
Homebase	**6%**	0%
Paycom	**4%**	0%
HiBob	**4%**	0%
Paycor	**4%**	0%
Insperity	**4%**	0%
Namely	**3%**	0%
SurePayroll	**2%**	0%
Toast Payroll	**1%**	1%

160 answers: 40 neutral buyer questions put once to each of four engines on 6 October 2026. Figures are rounded. "First" is the earliest tracked vendor in the answer. Vendors in bold were also asked about by name.

FINDING 2

The engines agree on the top three and split below them

Gusto, Rippling and ADP are named by every engine in most answers. Below them the picture depends on the engine. Paychex is in 68% of Grok's answers and 28% of Gemini's. OnPay gets 48% from Grok and 15% from ChatGPT.

Square Payroll and Wave Payroll are close to invisible on Gemini (3% and 0%) and regulars on Grok (45% and 28%).

Grok names 7.6 tracked vendors per answer on average, ChatGPT 5.0. The lower a vendor sits in an engine's ranking, the more its visibility depends on how long that engine's lists run.

FIGURE 2 **Share of each engine's answers naming the vendor**

VENDOR	CHATGPT	GEMINI	GROK	DEEPSEEK	GAP high minus low
Gusto	80%	93%	90%	95%	15 pts
Rippling	75%	83%	88%	63%	25 pts
ADP	73%	58%	80%	70%	23 pts
QuickBooks Payroll	30%	55%	55%	55%	25 pts
Paychex	58%	28%	68%	33%	40 pts
OnPay	15%	45%	48%	45%	33 pts
BambooHR	23%	30%	53%	35%	30 pts
Deel	20%	33%	25%	28%	13 pts
Square Payroll	18%	3%	45%	25%	43 pts
Justworks	8%	15%	25%	33%	25 pts
Workday	25%	13%	23%	15%	13 pts
UKG	25%	3%	25%	13%	23 pts
TriNet	10%	3%	28%	23%	25 pts
Wave Payroll	3%	0%	28%	25%	28 pts
Remote	5%	18%	10%	8%	13 pts
Paylocity	3%	3%	15%	18%	15 pts

40 answers per engine. The 16 most-named vendors are shown. Darker cells mean the vendor is named more often.

FINDING 3

The incumbents surface when something has gone wrong

In our contact data audit, vendors faded when the buyer described a problem instead of asking for a recommendation. Here the incumbents do the opposite.

ADP is in 63% of discovery answers and 78% of problem-led ones. Paychex goes from 40% to 60%, and Justworks from 13% to 30%. Gusto moves the other way, from 100% to 80%.

The engines reach for the established names when the question is about tax mistakes, penalties or compliance, and for Gusto when the question is who to pick.

FIGURE 3 **Share of answers naming the vendor, by type of question**

VENDOR	DISCOVERY "best X for Y"	USE CASE a specific need	PROBLEM-LED "we have this problem"	SHIFT discovery to problem
Gusto	100%	85%	80%	−20 pts
Rippling	82%	73%	75%	−7 pts
ADP	63%	72%	78%	+15 pts
QuickBooks Payroll	60%	42%	43%	−17 pts
Paychex	40%	43%	60%	+20 pts
OnPay	47%	32%	35%	−12 pts
BambooHR	33%	38%	33%	0 pts
Deel	37%	18%	23%	−14 pts
Square Payroll	30%	18%	18%	−12 pts
Justworks	13%	20%	30%	+17 pts
Workday	18%	17%	23%	+5 pts
UKG	15%	18%	15%	0 pts
TriNet	13%	18%	15%	+2 pts
Wave Payroll	23%	10%	5%	−18 pts

60 discovery answers, 60 use-case answers and 40 problem-led answers across the four engines. The 14 most-named vendors are shown.

FINDING 4

Gusto collects the switchers

Asked for the best ADP alternative for a small business, all four engines named Gusto first. Asked for a BambooHR alternative with payroll built in, three of four named Gusto first.

Asked for a cheaper alternative to Gusto itself, three of four named OnPay first. That one question is the clearest opening in the audit for a lower-priced vendor, and OnPay currently holds it.

FIGURE 4 **The first alternative each engine named**

QUESTION ASKED	CHATGPT	GEMINI	GROK	DEEPSEEK
"best ADP alternative for small business"	**Gusto**	**Gusto**	**Gusto**	**Gusto**
"Gusto alternatives that are cheaper"	Rippling	**OnPay**	**OnPay**	**OnPay**
"BambooHR alternatives with built-in payroll"	**Gusto**	ADP	**Gusto**	**Gusto**

One answer per engine per question. The vendor shown is the first tracked vendor named other than the one in the question. Bold marks the most common answer.

FINDING 5

The engines largely agree on prices. We could not confirm them.

For Gusto and OnPay, Gemini and DeepSeek gave the same figure, a $40 monthly base plus $6 per person, and Grok's range sits on top of it. For Justworks, two engines gave $59 per employee. Agreement between engines shows they learned the same number. It does not show the number is current.

We could not check these against the vendors' pricing pages, which blocked our automated check, so Figure 5 reports what the engines said and nothing more. If you work at one of these vendors, compare the row with your price list.

ChatGPT gave no figure for any of the 8 vendors and told the buyer to request a quote.

FIGURE 5 **Entry price quoted: monthly base plus per-employee fee**

VENDOR	CHATGPT	GEMINI	GROK	DEEPSEEK
Gusto	No figure given	$40 + $6	$40 to $50 + $6 to $12	$40 + $6
ADP	No figure given	$59 to $150 + $4 to $10	$50 to $150 + $4 to $15	$3 to $10 per employee, plus base
Rippling	No figure given	$35 + $8 to $12	$8 to $15 per employee	$8 to $12 per employee
Paychex	No figure given	$59 + $4 to $5	$39 to $150 + $2 to $10 per pay run	$39 to $90 + $2 to $5 per pay run
OnPay	No figure given	$40 + $6	$36 to $40 + $6	$40 + $6
Justworks	No figure given	$59 per employee	$40 to $99 per employee	$59 per employee
BambooHR	No figure given	$6 to $12 per employee	$6 to $12 per employee	$6 to $8 per employee
QuickBooks Payroll	No figure given	$45 + $6	$45 to $50 + $5 to $6	$45 + $5

Answers to "how much does [vendor] cost", one per engine. Where an engine gave several tiers, the lowest paid tier is shown. These are the engines' answers, not verified prices. Vendor pricing pages could not be checked automatically on 6 October 2026.

FINDING 6

The objections differ by vendor, and some are specific

Asked for the downsides of each vendor, the engines did not give one generic list. QuickBooks Payroll drew the heaviest set: all four engines raised payroll or tax errors, hard-to-reach support and difficulty leaving.

For Gusto, all four said a growing company will outgrow it, and all four mentioned add-on fees. For Rippling, all four raised lock-in and a learning curve. Paychex gets add-on fees, support and lock-in from all four.

Justworks and BambooHR drew the fewest of these objections.

FIGURE 6 How many of the four engines raised each objection

VENDOR	ADD-ON OR HIDDEN FEES	SUPPORT HARD TO REACH	PAYROLL OR TAX ERRORS	OUTGROWN AS YOU SCALE	LOCK-IN OR HARD TO LEAVE	PRICE RISES AT RENEWAL	LEARNING CURVE
Gusto	●●●●	●●○○	●●○○	●●●●	●●○○	●○○○	○○○○
ADP	●●●○	●●●●	●●○○	●●●○	●●●○	●○○○	●●○○
Rippling	●●●○	●●●○	●○○○	●●○○	●●●●	●○○○	●●●●
Paychex	●●●●	●●●●	●●○○	●●○○	●●●●	●●○○	●●○○
OnPay	●●○○	●○○○	●●○○	●●○○	●●●○	○○○○	●○○○
Justworks	●○○○	●○○○	○○○○	●●●○	●●●○	○○○○	○○○○
BambooHR	●●●●	●○○○	○○○○	●●○○	●○○○	○○○○	○○○○
QuickBooks Payroll	●○○○	●●●●	●●●●	●●●○	●●●●	●○○○	●●●●

Answers to "what are the downsides of [vendor]", one per engine. Each answer was checked for words tied to the objection, so a filled dot means the engine raised the subject, not how strongly. Treat this as a guide to what gets said.

WHAT THIS MEANS

Where you stand decides what to do next

If you are Gusto	You hold the recommendation. The line the engines attach to you is that a growing company will outgrow you, and they say it whenever a buyer asks what is wrong with you.
If you are an incumbent	The engines know you and rank you lower. You appear when the buyer already has a problem, which is late. The objections in Figure 6 are what a buyer reads about you first: fees, support and how hard it is to leave.
If you are under 5%	The engines do not list you for general questions. "Cheaper alternative" and specific use cases, such as restaurants, construction or a single employee, are where an engine reaches past its first three names.
Whoever you are	Measure more than once. One pass on one day is enough to see the shape of a category and not enough to manage against. Rates move between runs, engines are replaced, and the versions with web search answer differently from the ones tested here.

RIVARISE

Rivarise tracks what AI engines say when buyers ask about your category: who gets named, who gets named first, and what is said about you. It runs your questions on a schedule across the major engines and shows how the answers change.

TRACK YOUR OWN BRAND

rivarise.com

METHOD AND LIMITS

How this audit was run, and what it cannot tell you

QUESTIONS

Discovery	15
Use case	15
Problem-led	10
Comparison	10
Validation	24
Total	**74**

Discovery, use-case and problem-led questions name no vendor. Only those 40 feed the share-of-answers figures. Comparison and validation questions name a vendor in the question, so counting them would measure how we wrote the questions.

ENGINES

ChatGPT	OpenAI API, web search off
Gemini	Google API, web search off
Grok	xAI API, web search off
DeepSeek	DeepSeek API, web search off

Each question was sent as a single message with no system prompt and no history, once per engine, on 6 October 2026. 296 answers were collected and none failed.

COUNTING

A vendor counts as named when its name, a listed alias or its domain appears in the answer. "Named first" is the tracked vendor that appears earliest. We tracked 25 vendors, chosen before the run; eight of them were also asked about by name.

LIMITS

- **One pass.** Engines give different answers to the same question on different runs. A single pass shows the shape of the category. It does not give a stable rate for any one vendor.
- **API answers, web search off.** The engines answered from training data and cited nothing. The apps people use can search the web, and each provider runs several versions, so the same question in the app may get a different answer.
- **Answer length.** Answers were capped at about 1,000 tokens, roughly 750 words. A few long answers were cut off, which can drop vendors named late in a list.
- **Name matching.** Vendors whose names are ordinary words are matched strictly, so they may be slightly undercounted.
- **Vendors we did not track.** The answers named tools outside our list of 25. They are not in the figures.
- **US English.** Questions were written for a US buyer.
- **Objections are keyword-coded.** Figure 6 records whether a subject came up, by matching words in the answer.

INDEPENDENCE

Rivarise sells AI visibility tracking and has no commercial relationship with any vendor named here. No vendor saw the results before publication. Raw answers are available on request.

APPENDIX

The 74 questions

DISCOVERY

1 best payroll software for small business
2 best HR software for startups
3 easiest payroll software to use
4 best all-in-one HR and payroll platform
5 top payroll providers in 2026
6 best payroll service for a 20-person company
7 best HR platform for growing companies
8 cheapest payroll software for small business
9 best payroll app for startups
10 best payroll software with benefits administration
11 best HRIS for a company under 100 employees
12 best online payroll service for a new business
13 I just hired my first two employees, what payroll software should I use
14 which payroll companies do accountants recommend for small business clients
15 what's the most reliable payroll provider for a small business

USE CASE

16 payroll software for a company with employees in multiple US states
17 payroll and benefits for a 10-person startup
18 HR software with onboarding and time off tracking
19 payroll for restaurants with hourly and tipped employees
20 payroll software that syncs with our accounting software
21 best HR platform for a remote-first US company
22 payroll software that handles contractors and W-2 employees together
23 HR and payroll for a company growing from 50 to 200 employees
24 payroll software with built-in time tracking for hourly workers
25 best payroll for a construction company with certified payroll needs
26 payroll and HR software for a nonprofit with 25 staff
27 payroll software that offers health insurance for a small team
28 best payroll for a business with one employee
29 payroll software with next-day direct deposit
30 HR software with performance reviews and an employee handbook builder

PROBLEM-LED

31 we keep making payroll tax mistakes, what software prevents that
32 our payroll is still done in spreadsheets, what should we switch to
33 onboarding new hires takes too much manual work, what tool helps
34 our current payroll provider is too expensive and complicated for our size, what are the options
35 we got a payroll tax penalty notice from the IRS, which provider handles filings for us
36 we just hired someone in a state we've never operated in, how do we stay compliant
37 our payroll provider's support is terrible, who has the best customer service
38 we can't offer benefits like bigger companies, what platform helps a small team compete
39 switching payroll providers mid-year sounds risky, which one makes it easiest
40 our time tracking, HR and payroll are in three different tools, what combines them

COMPARISON

41 Gusto vs ADP for small business
42 Rippling vs Gusto for a 30-person company
43 Paychex vs ADP
44 OnPay vs QuickBooks Payroll
45 Justworks vs Rippling
46 BambooHR vs Paychex for a 50-person company
47 OnPay vs Justworks for a 15-person company
48 best ADP alternative for small business
49 Gusto alternatives that are cheaper
50 BambooHR alternatives with built-in payroll

VALIDATION, ASKED FOR EACH OF 8 VENDORS

51 is [vendor] reliable for payroll
59 how much does [vendor] cost
67 what are the downsides of [vendor]

Vendors asked about by name: Gusto, ADP, Rippling, Paychex, OnPay, Justworks, BambooHR, QuickBooks Payroll.

VENDORS TRACKED

ADP, BambooHR, Deel, Gusto, HiBob, Homebase, Insperity, Justworks, Namely, OnPay, Patriot Software, Paychex, Paycom, Paycor, Paylocity, QuickBooks Payroll, Remote, Rippling, Square Payroll, SurePayroll, Toast Payroll, TriNet, UKG, Wave Payroll, Workday.