“Independent research” sounds reassuring when you are comparing software reviews. But the phrase can mean anything from “we checked a few product pages” to “we tested the software, documented our results, and disclosed how the publisher makes money.” Those are not the same thing.

For a small business choosing tools such as QuickBooks or Gusto, independence matters because the wrong choice can affect bookkeeping, payroll, employee records, and monthly costs. A useful review should explain what was researched, what was tested, which assumptions were used, and whether the publisher has a financial relationship with any vendor.

This guide explains how to assess software reviews and their testing methodology. It also shows how free small business calculators can help you estimate the true cost of hiring employees, the cost of turnover, and employee take-home pay—while making clear what those estimates can and cannot tell you.

What “Independent Research” Should Mean

At its best, independent research means a review is produced using a consistent process rather than simply repeating a vendor’s marketing claims. The reviewer gathers evidence, checks important details, and makes judgments using criteria that readers can understand.

Independence does not automatically mean a review has no commercial relationship with software companies. A publisher may earn money when a reader clicks a link or signs up for a product. That relationship does not, by itself, prove the review is biased. But readers should be told about it, and the publisher should explain how it separates commercial considerations from editorial conclusions.

Look for a review that answers questions such as:

- Did the reviewer use the software, or rely only on public information?
- Which plans, features, or workflows were examined?
- Were prices checked against current vendor information?
- How were products scored or compared?
- Does the publisher receive referral fees, commissions, or other compensation?
- What could not be verified or tested?

If those answers are missing, “independent” may be a label rather than a description of the research.



Independent Research Is Not the Same as Hands-On Testing

A software review can be researched without being hands-on. For example, a writer might compare published feature lists, help documentation, plan limits, and customer support policies. That work can be useful, especially when clearly described. But it is not the same as setting up a company account and trying a real workflow.

A review that says "we tested payroll" should explain what that involved. Did the reviewer enter employee information, run a sample payroll, review tax settings, and check the resulting reports? Or did they only browse a product demonstration? Readers need enough detail to judge how closely the testing matches their own needs.

A practical testing methodology

A credible testing methodology should describe the process in plain americanbusinesscenter.org language. It might include:

1. **Define the use case.** Specify whether the review is for a solo business, a company hiring its first employee, or an established team with more complex payroll and bookkeeping needs.
2. **Choose comparable products and plans.** Comparing a basic plan from one vendor with a premium plan from another can produce misleading conclusions.
3. **Test representative tasks.** For bookkeeping, that might include recording income and expenses or reviewing reports. For payroll, it could include entering a pay rate, checking deductions, and examining a sample pay statement.
4. **Record costs and limitations.** Note base fees, per-person charges, add-ons, usage limits, and any costs that depend on location or plan.
5. **Separate observation from opinion.** "The setting took several steps to find" is an observation; "the software is confusing" is an interpretation.
6. **State what was not tested.** A reviewer may not have tested every state, integration, or unusual payroll scenario. That limitation should be visible.

Reviews of QuickBooks and Gusto should be judged by the same standards. A review can discuss how QuickBooks may fit bookkeeping needs and how Gusto may fit payroll needs, but it should identify the specific products or

plans covered. Product names can refer to different offerings, and features, prices, and availability can change. Check the vendor's current information before relying on a review for a purchase decision.

Affiliate Disclosure: What Readers Should Expect

An affiliate disclosure tells readers when a publisher may receive compensation if they click a link or buy a product. A clear disclosure should be easy to find and written in direct language—not hidden in a footer or wrapped in legal jargon.

For example, a publisher might say that it may earn a commission from some links, at no extra cost to the reader. That statement explains a possible financial relationship. It does not, on its own, explain whether the review is independent. Stronger editorial standards also describe whether compensation affects rankings, ratings, or product selection.

When evaluating an affiliate disclosure, ask:

- Is it shown before or near the first affiliate link?
- Does it say what kind of compensation the publisher may receive?
- Does it explain whether payment can influence the review or ranking?
- Can a product receive a favorable review even if it does not pay the publisher?
- Are important limitations and drawbacks discussed alongside benefits?

Be cautious if a page calls itself unbiased but gives no details about its business model. Also be cautious if every product is described as a "best" choice without a clear explanation of who it is best for.

How to Judge Reviews of QuickBooks and Gusto

QuickBooks and Gusto serve different business functions, so a useful comparison should avoid treating them as interchangeable. QuickBooks is commonly associated with accounting and bookkeeping tools; Gusto is commonly associated with payroll and related people-management services. The right choice depends on the workflow you need, the products and plans available to you, and how those tools work with the rest of your business setup.

A solid review should get specific rather than relying on broad claims. For example, it should tell you whether it examined bookkeeping tasks, payroll tasks, integrations, reporting, support, or setup. It should also distinguish between functions the software provides directly and functions that may depend on a third-party connection or a particular plan.

What to check Why it matters Question to ask Plan and product name Features and prices can vary across products and tiers. Which exact plan was reviewed? Workflow testing A feature list does not show how a task works in practice. Did the reviewer complete a representative task? Published price and extra fees A low starting price may not reflect the cost for your business. Were per-person charges, add-ons, and conditions included? State and local requirements Payroll obligations and tax details vary by location. Does the review explain what must be checked in my state? Commercial relationship Referral compensation can affect how a publisher earns revenue. Is the affiliate disclosure clear and easy to find?

Free Small Business Calculators: Useful, but Not a Substitute for Research

Free small business calculators can make software decisions more concrete. A hiring-cost calculator, employee-turnover calculator, or paycheck estimator can help you model scenarios before you commit to a hire or a software subscription.

But a calculator is only as dependable as its inputs and assumptions. Before using one, check whether it shows the formulas, identifies the data it needs, and explains what it leaves out. If a tool produces a precise-looking answer without explaining its assumptions, treat the result as a rough estimate.

Estimate the true cost of hiring an employee

A salary is not the full cost of an employee. Depending on the role, location, benefits, and company, an employer may also pay employer payroll taxes, workers' compensation premiums, health or retirement benefits, paid time off, recruiting costs, equipment, and software. Some costs are mandatory; others are choices or vary by state and industry.

A simple annual estimate can start with:

- Gross wages or salary
- Employer-side payroll taxes and required contributions
- Benefits and insurance costs
- Workers' compensation and unemployment-related costs, where applicable
- Recruiting, onboarding, equipment, and training expenses
- Payroll, bookkeeping, or other software costs

Here is a back-of-the-napkin example—not a quote or a universal multiplier. Suppose an employee earns $60,000 in annual wages. If an employer's added costs in a particular situation totaled $12,000, the estimated annual cost would be $72,000. That $12,000 is only an illustrative placeholder: actual employer costs can be higher or lower depending on benefits, state requirements, wage limits, job duties, and other factors.

Use a calculator to test multiple scenarios. For example, compare the cost of offering different benefit packages or hiring in different locations. Then verify tax and insurance assumptions with qualified professionals or official state and federal resources. A software review should not imply that one generic calculator captures every employer obligation.

Estimate employee turnover cost

Turnover can cost more than the expense of posting a job. A business may spend money recruiting and onboarding a replacement, and may lose productivity while the role is vacant or the new employee learns the work. The impact depends on the role, the length of the hiring process, the availability of candidates, and how the business measures lost output.

A basic turnover estimate might include:

- Recruiting and advertising costs
- Interview and hiring time
- Training and onboarding expenses
- Temporary coverage or overtime
- Estimated productivity loss during the vacancy and ramp-up period

For a simple example, imagine a business spends $2,000 recruiting and onboarding a replacement and estimates $3,000 in temporary coverage and lost productivity. Its rough direct estimate is $5,000 for that departure. The

real figure could differ substantially, especially for specialized roles. Avoid calculators that present a universal turnover cost as though it applies to every business.

To make the estimate useful, write down each assumption. If you cannot measure lost productivity precisely, use a range—such as a lower, middle, and higher estimate—instead of claiming a single exact amount.

Estimate paycheck and take-home pay

A paycheck estimator can help employees and employers understand the difference between gross pay and take-home pay. The estimate may account for pay frequency, federal income tax withholding, Social Security and Medicare taxes, and selected benefit or retirement deductions. Depending on the calculator, it may also account for state or local withholding.

Take-home pay is not the same as an employee's final tax bill. Withholding depends on the information an employee provides and on current rules. A calculator may not reflect every deduction, local tax, benefit election, additional withholding request, or personal tax circumstance. Make sure the estimator asks for the employee's state and relevant pay details, and verify results with current payroll guidance.

State-by-state differences matter. State income taxes, local taxes, paid-leave rules, unemployment programs, and other employment requirements can affect payroll costs and deductions. Some states have no state income tax, while others have state and sometimes local withholding. A national calculator or software review should explain its geographic scope rather than imply that one estimate applies everywhere.

How Calculators Fit Into Software Reviews

Calculators can strengthen a review when they help readers test a clearly defined scenario. They should not be used as a shortcut for verifying product capabilities or current pricing. For example, an employee-cost calculator might help you estimate how many workers you expect to pay, while a software review can help you investigate whether a particular payroll product supports the workflows you need.

When a review includes a calculator, look for these details:

- The calculator's inputs and assumptions
- The date or basis for tax and pricing information
- Whether state and local factors are included
- Whether it is an estimate, not professional tax or legal advice
- Whether the result includes software fees or only payroll-related costs

Do a quick sanity check. Let me tell you about a situation I encountered thought they could save money but ended up paying more.. If a calculator says a hire costs less than the employee's gross wages, ask which employer costs it excludes. If a take-home estimate seems unusually high, check whether it included the correct pay frequency, withholding information, location, and deductions. A neat number is not proof of a complete calculation.

A Reader's Checklist for Independent Software Reviews

Before acting on a review of QuickBooks, Gusto, or any other business tool, use this checklist:

1. **Confirm the scope.** Identify the product, plan, date, and business type covered.
2. **Check the methodology.** Look for specific tasks tested, research sources, and limitations.

3. **Read the pricing details.** Confirm current fees and note any per-employee charges, add-ons, or conditions directly with the vendor.
4. **Look for state-specific context.** Payroll and employment costs can vary by location; verify requirements where your employees work.
5. **Find the affiliate disclosure.** Make sure it is visible and explains the publisher's financial relationship.
6. **Compare the review with your own scenario.** A tool that suits a one-person business may not fit a company hiring across multiple states.
7. **Use calculators as estimates.** Record assumptions and verify important tax, legal, or financial details.

The Bottom Line

"Independent research" should mean more than a confident tone or a comparison table. It should mean a review explains what was researched or tested, how conclusions were reached, what costs and limitations were considered, and how the publisher may earn money.



For small businesses, the best software review helps you ask better questions—not just click a recommendation. Use free calculators to model hiring costs, turnover, and take-home pay, but treat their outputs as estimates. Check current QuickBooks and Gusto product details directly, pay attention to state-by-state payroll differences, and look for an affiliate disclosure before relying on a ranking. Those habits make it easier to separate useful research from marketing dressed up as a review.