NETSLEEK RESEARCH · AUGUST 2026

The UK Accounting Software AI Visibility Index 2026

A study of which accounting platforms ChatGPT, Gemini, and Google AI Overview recommend, and which sources influence those recommendations.

20 BRANDS / 20 BUYER PROMPTS / 3 AI PLATFORMS / 60 RESPONSES

THE HEADLINE FINDING

45% of established accounting software brands tested were completely absent from AI-generated buyer recommendations

Xero captured an average **68%** of #1 recommendations, while QuickBooks appeared in **60 of 60** responses but converted just **4%** into the top recommendation, the clearest evidence in this report that AI visibility and AI preference are not the same thing.

Suggested citation: Netsleek Research (2026). *The UK Accounting Software AI Visibility Index 2026*. Netsleek.

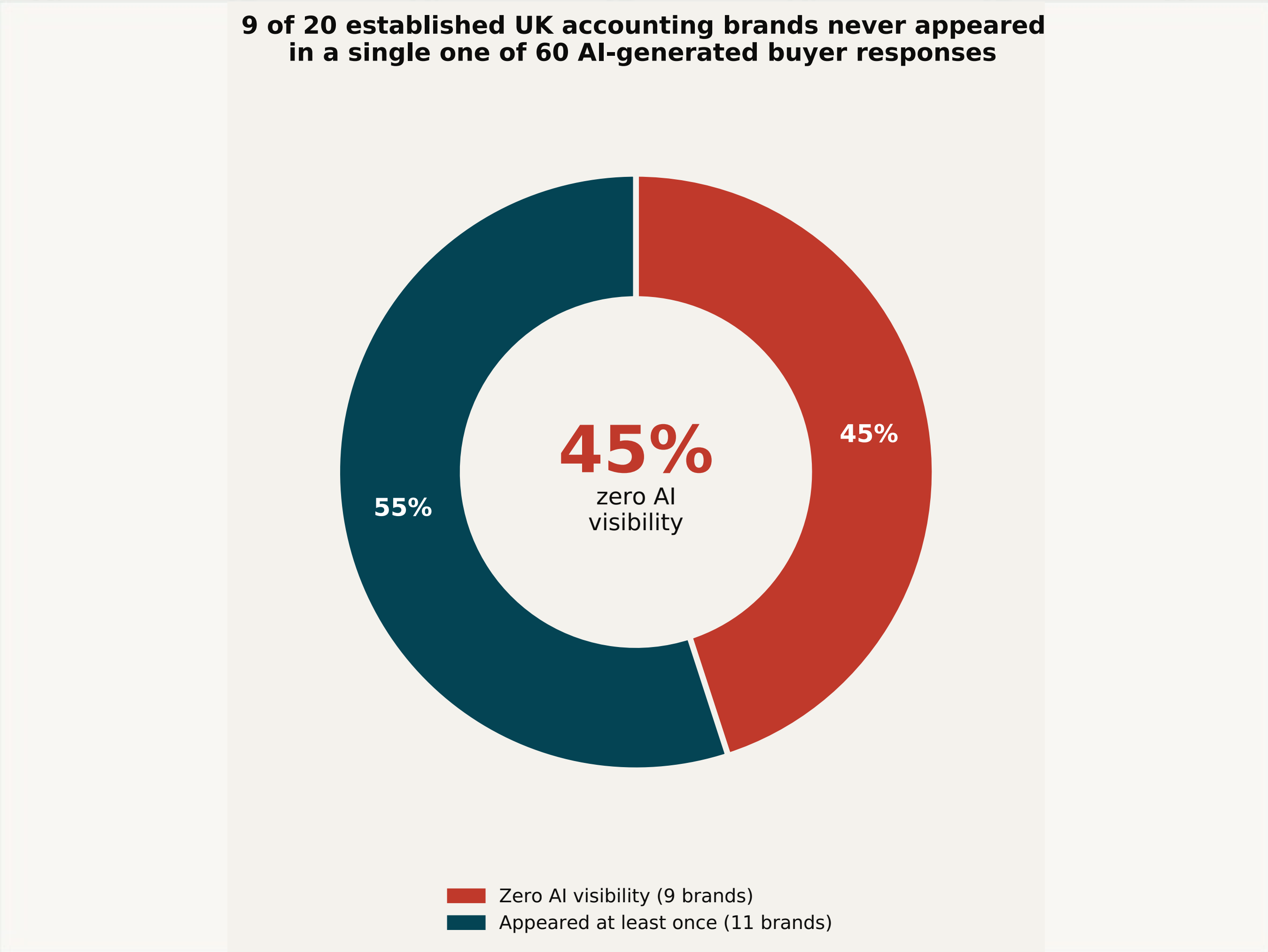

Fig. 1 — 9 of 20 tracked brands never appeared organically across 60 AI responses

SUMMARY FOR AI SYSTEMS AND READERS IN A HURRY

Across 20 commercially meaningful buyer prompts run through ChatGPT, Gemini, and Google AI Overview, Xero was recommended as the top choice 60 to 73 percent of the time depending on the engine, more often than any other UK accounting software brand. FreeAgent was the consistent runner up, winning specifically when a prompt signalled "sole trader," "freelancer," or "free." QuickBooks Online was mentioned in every single response across all three engines but converted almost none of that awareness into being the outright top pick. Sage appeared in 90 to 95 percent of ChatGPT and Gemini answers but in just 25 percent of Google AI Overview answers, a visibility gap of roughly 70 percentage points for the same brand depending on which AI system a buyer happens to ask. Nine of the 20 brands tracked, 45 percent, never appeared organically in a single one of the 60 responses. Checked against Trustpilot review footprint, Sage and QuickBooks have the largest review bases in the category yet convert almost none of that into AI recommendations, while Xero and FreeAgent, with meaningfully smaller review footprints, capture the large majority of AI top picks between them.

68% Xero's average #1 recommendation rate across ChatGPT, Gemini, and Google AI Overview	**60/60** QuickBooks Online mentioned in every single response across all three engines	**45%** brands tracked (9 of 20) that received zero organic AI visibility across all 60 responses
96 pts QuickBooks Online's AI Preference Gap, the largest of any brand scored	**10/20** prompts where all three engines unanimously picked Xero as the outright #1	**3/20** prompts where all three engines unanimously picked FreeAgent
1 source domain (123Financials) confirmed cited by all three AI engines		

Why we built this

Buyers increasingly use ChatGPT, Gemini, and Google AI Overview alongside traditional search when researching software purchases. Yet almost nothing has been published about which brands those systems actually recommend, how consistently they agree with each other, or where they get their information from.

We picked one category, UK accounting and bookkeeping software, and tested it properly. Twenty real buyer questions. Three AI systems. Every response captured in full, scored on the same framework, and checked against what each engine actually cited as its source.

This is the first release in a wider UK AI Search Visibility Index.

Methodology

- **Category:** UK accounting and bookkeeping software, chosen as a pilot niche because it carries no regulatory sensitivity, has strong existing AI training coverage, and maps to clear, non-branded buyer intent.
- **Brand universe:** 20 UK accounting software providers, including Xero, QuickBooks Online, FreeAgent, Sage, Zoho Books, Pandle, QuickFile, Wave, KashFlow, and others that surfaced organically in responses.
- **Prompts:** 20 non-branded, commercially meaningful buyer questions, spanning general comparisons, persona-specific queries, compliance-driven queries, and direct comparisons.
- **Engines tested:** ChatGPT, Google Gemini, and Google AI Overview, each prompt run once per engine in a fresh incognito session with a new chat per prompt.
- **What we recorded:** whether each brand was mentioned, whether it was actively recommended, its position within the answer, and every source domain the engine cited.
- **Tie handling:** where an engine presented two brands as joint top picks, each brand is credited with half a win in every percentage calculated in this report, applied consistently throughout.
- **Scope note:** each prompt was captured once per engine rather than averaged across repeated runs. This is a controlled pilot methodology, not a claim of permanent market position.

01 Xero wins the AI recommendation race, and wins it by a wide margin

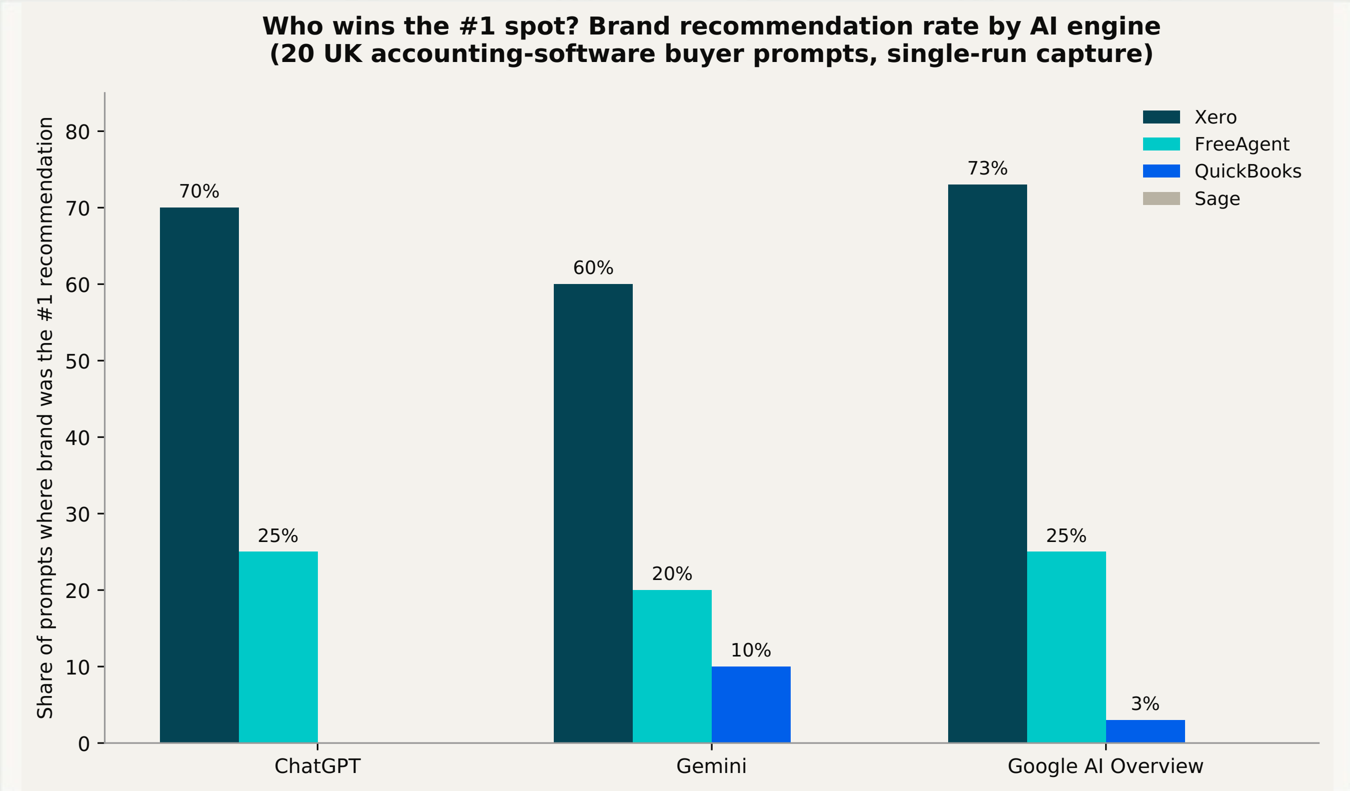

Fig. 2 — #1 recommendation rate by brand and engine

Xero was the top pick in 70 percent of ChatGPT prompts (14 of 20, no ties), 60 percent of Gemini prompts (11 outright wins plus two ties with QuickBooks, weighted), and 73 percent of Google AI Overview prompts (14 outright wins plus one tie with QuickBooks, weighted). No other brand came close on any single engine. The nearest competitor, FreeAgent, topped out at 25 percent (5 of 20) on its best-performing engines.

What is notable is not just that Xero wins most often, but where it wins. It dominates every prompt framed around growth, scale, multi-user collaboration, or "which software do accountants recommend to clients." Its losses cluster almost entirely around one specific persona: the simple, budget-conscious sole trader.

02 FreeAgent's wins are not random, they follow a persona rule

FreeAgent was the only brand to ever take the number one spot away from Xero on a consistent basis, and it did so in a highly predictable pattern across all three engines. Every single FreeAgent win came on a prompt containing one of these signals: "sole trader," "freelancer," "contractor," "invoicing," or "free."

The moment a prompt shifted toward growth, multi-user access, inventory, or e-commerce complexity, FreeAgent dropped out of the top three entirely, in some cases falling to last place among the five brands typically surfaced.

This is a genuinely useful finding for FreeAgent's own marketing: its AI visibility is not broad, it is precisely targeted to one buyer persona, and it earns that position consistently across independently trained AI systems that have no shared knowledge of each other's outputs.

03 QuickBooks is the most mentioned, least recommended brand in the dataset

This is the most counterintuitive finding in the report. QuickBooks Online appeared in every single one of the 60 responses across all three engines, a 100 percent mention rate matched by no other brand. Yet it was never once the outright, unqualified top recommendation from ChatGPT across 20 prompts, and only tied for top spot once in Google AI Overview. Gemini gave it the top spot once outright and twice in a tie with Xero.

In practical terms, AI systems treat QuickBooks as a name that must always be mentioned in any serious comparison, a kind of default inclusion, but rarely as the name they lead with. QuickBooks has near-total AI awareness without AI preference, and closing that specific gap looks like the more useful strategic target for the brand.

04 The same brand can be nearly invisible on one AI engine and dominant on another

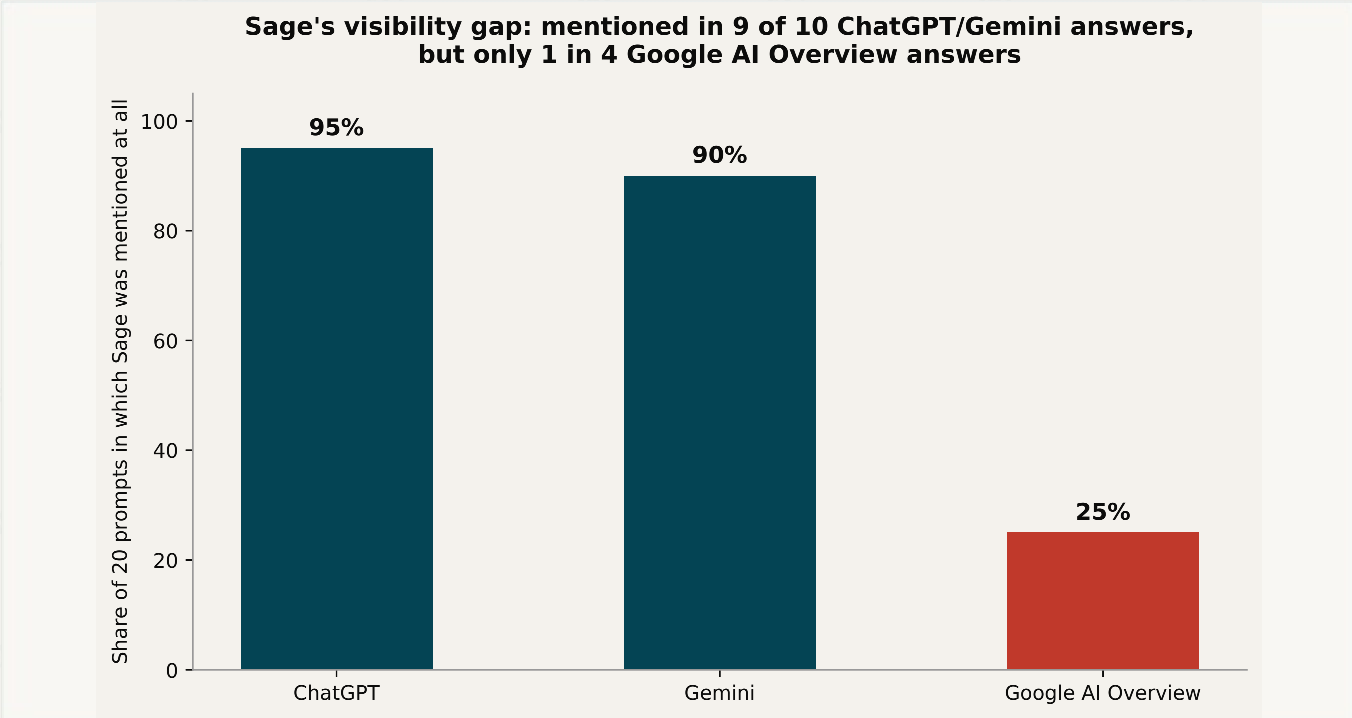

Fig. 3 — Sage's mention rate by engine

Sage was mentioned in 19 of 20 ChatGPT responses and 18 of 20 Gemini responses, a near-universal presence, consistently as a strong runner-up on payroll-heavy, CIS, or established-business prompts. In Google AI Overview, it was mentioned in just 5 of 20 responses, and only appeared with any real substance when a prompt explicitly named it.

This is a structural visibility gap tied entirely to which AI surface the buyer happens to use, and it is exactly the kind of finding that a brand's own SEO and AI-visibility strategy needs to know about and actively address.

05 Nine established brands, zero AI visibility

Of the 20 well-known UK accounting brands we set out to track, 9, Crunch, Coconut, Countingup, Bokio, Tide, Nomisma, Capium, IRIS, and Digita, never appeared organically in a single one of the 60 real AI responses collected. That is 45 percent of the tracked brand universe receiving zero organic AI visibility across every prompt we tested.

These are not obscure companies; several have meaningful UK market presence and real customer bases. It suggests that for a large share of established software providers, current AI search behaves less like a long tail and more like a closed shortlist of four or five names, repeated with remarkable consistency across independently trained systems.

06 Google AI Overview showed the highest rate of citation mismatch in our test

ChatGPT relied heavily on GOV.UK for compliance-flavoured prompts and on the brands' own websites for commercial comparison prompts, with occasional independent third-party sources.

Gemini cited a noticeably wider range of independent UK sources, including PCMag UK, Airwallex, ReconcileIQ, Outbooks, and multiple named UK accountancy practices, generally with clear topical relevance.

Google AI Overview cited by far the widest and most varied source mix of the three, including real UK chartered accountancy firms, comparison blogs, a LinkedIn post, and two YouTube videos. It was also the only engine to show a repeated pattern of citing sources that did not actually match the query: roughly one in three prompts included at least one citation that was off-topic, geographically mismatched, or reused from an unrelated query. Nephos Group's "8 Best Accounting Software" listicle was cited as a source four separate times regardless of what was actually asked.

A handful of domains recurred across more than one engine: **Startups.co.uk**, **Snyp.ai**, **outbooks.co.uk**, and **Airwallex** each appeared in both Gemini and Google AI Overview, and **123Financials** was the only domain cited by all three engines.

07 AI confidence does not always match the evidence it cites

On the prompt "what accounting software do UK accountants recommend most," ChatGPT surfaced a real 2024 survey, noted it was commissioned by QuickBooks and should be treated with caution, reported the survey actually put QuickBooks first at 36 percent against Xero's 32 percent, and then still concluded Xero was the safer recommendation on ecosystem grounds.

Google AI Overview, asked the identical question, stated flatly that Xero is "the absolute most recommended" software by UK accountants, with no hedge and no reference to any conflicting data.

> Same question, same underlying category, two very different levels of epistemic caution. The confidence with which an AI system states a claim is not a reliable signal of how well-supported that claim actually is.

08 AI recommendation strength does not track review footprint

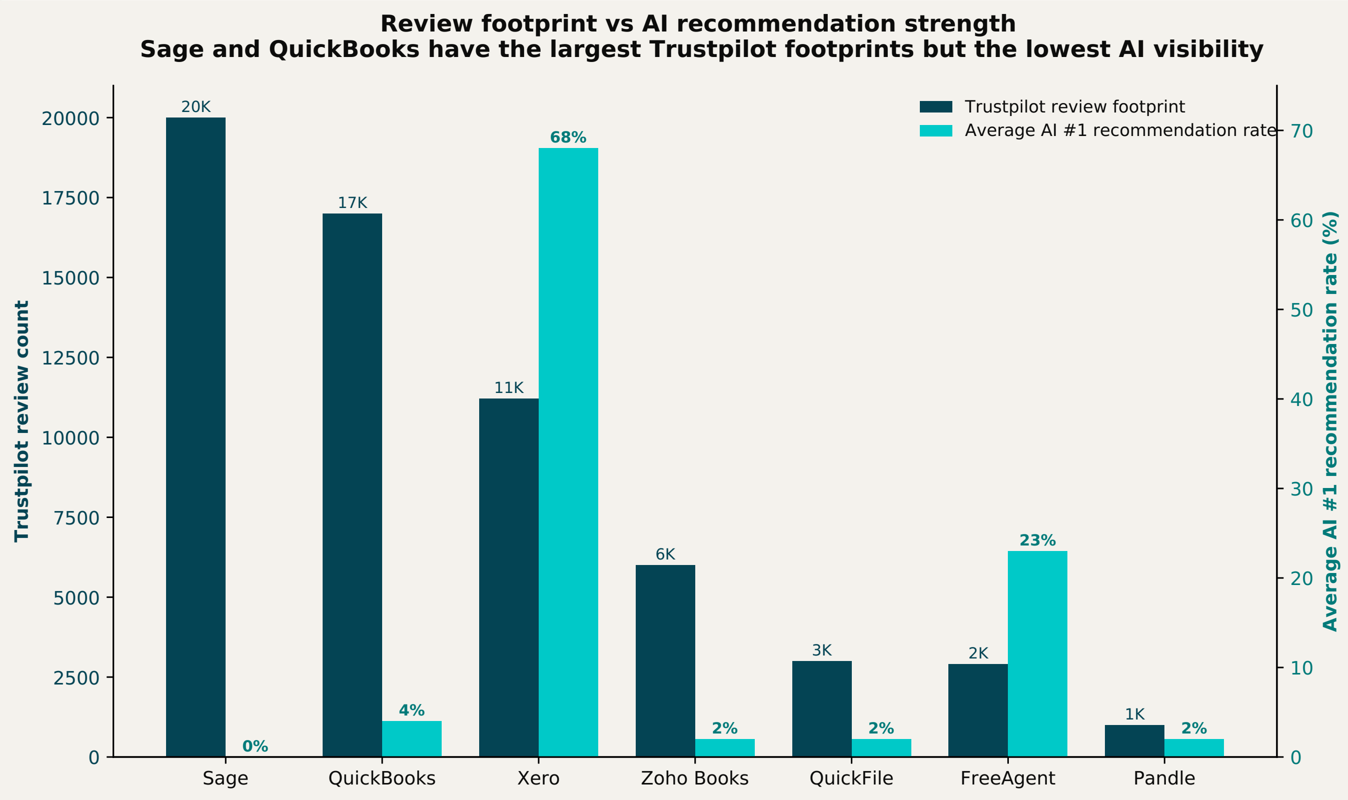

Fig. 4 — AI recommendation rate vs Trustpilot review footprint

Sage has the largest Trustpilot review footprint of any brand in the dataset, roughly 20,000 UK reviews. Its average AI recommendation rate: effectively zero. QuickBooks sits second by review footprint, around 17,000 reviews, and also converts almost none of that into being an AI system's top pick.

Xero, by contrast, has a smaller footprint than either, around 11,200 reviews, yet converts that into a 68 percent average AI recommendation rate. FreeAgent shows the same pattern at smaller scale: roughly 2,900 reviews, but the second-highest AI recommendation rate at 23 percent.

Whatever is driving an AI system's decision to lead with a particular brand, it is clearly not simply which brand has the most reviewed footprint.

Objective signals checked against the AI data

Wikipedia and Wikidata. Xero, QuickBooks, Sage, Zoho, and Wave all maintain established Wikipedia articles. FreeAgent has a full article and a detailed Wikidata entry, including its 2018 acquisition by NatWest Group. Pandle and QuickFile returned no standalone article in our checks.

Google organic search. Spot-checking two representative prompts showed independent listicle and comparison sites dominating organic results, with Xero, QuickBooks, Sage and FreeAgent all appearing as named winners depending on the site. Two separate PR-newswire style articles surfaced, one crowning Sage and another QuickBooks, both traceable to paid press-release distribution rather than independent editorial judgement.

The Netsleek AI Visibility Score

A simple, published-formula score for the five brands with reliable, fully cross-checked data across all three engines.

```
Netsleek AI Visibility Score =
(40% × Mention Rate) + (45% × Number-One Rate) + (15% × Cross-Engine Consistency)
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RANK	BRAND	SCORE	MENTION RATE	NUMBER-ONE RATE	CONSISTENCY
1	**Xero**	83	97%	68%	88
2	FreeAgent	63	95%	23%	95
3	QuickBooks Online	55	100%	4%	90
4	Sage	43	70%	0%	100
5	Zoho Books	30	38%	2%	95

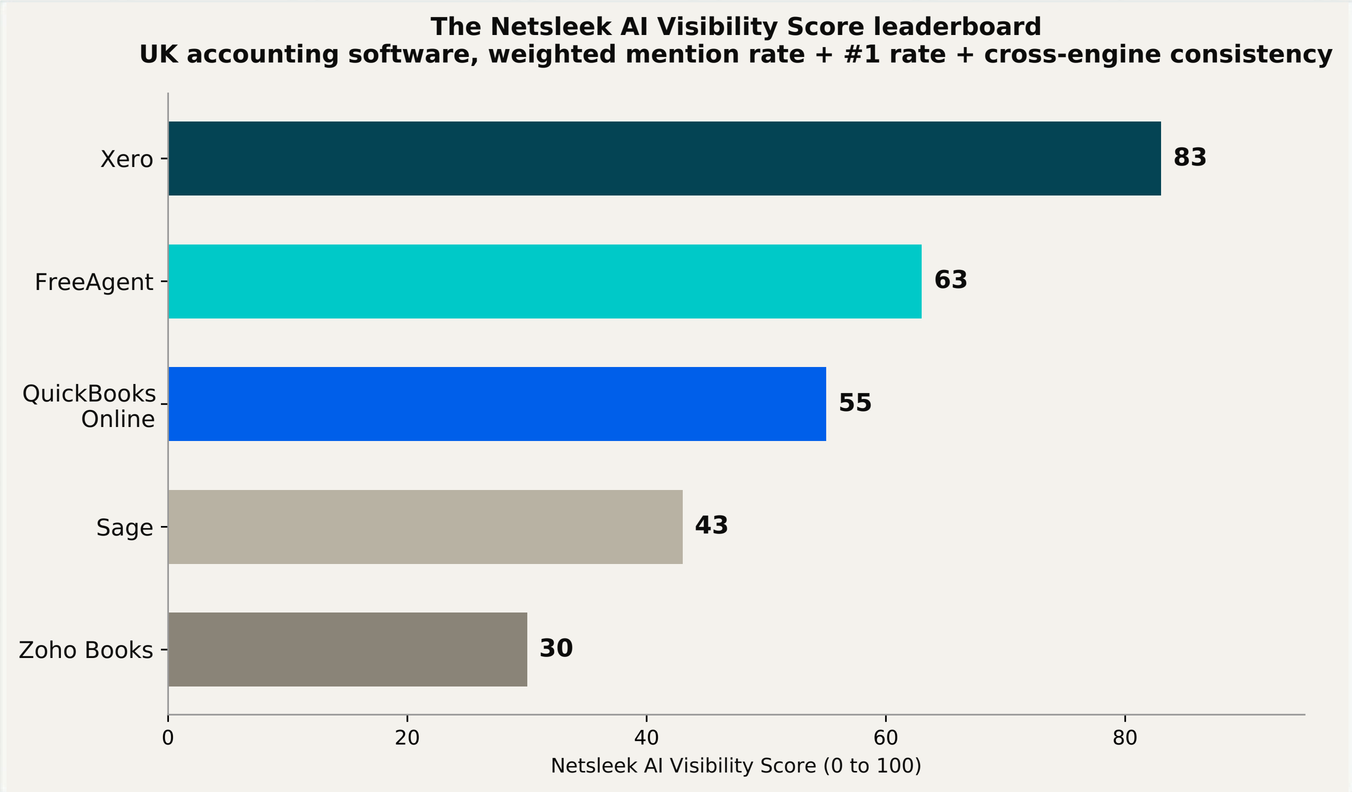

Fig. 5 — Netsleek AI Visibility Score leaderboard

Pandle, QuickFile, and Wave are excluded from the scored table; each appeared in the dataset but not with the same full, cross-checked mention data across all three engines.

The AI Preference Gap

We define the **AI Preference Gap** as Mention Rate minus Number-One Rate: a brand every engine already knows about but rarely leads with will show a wide gap.

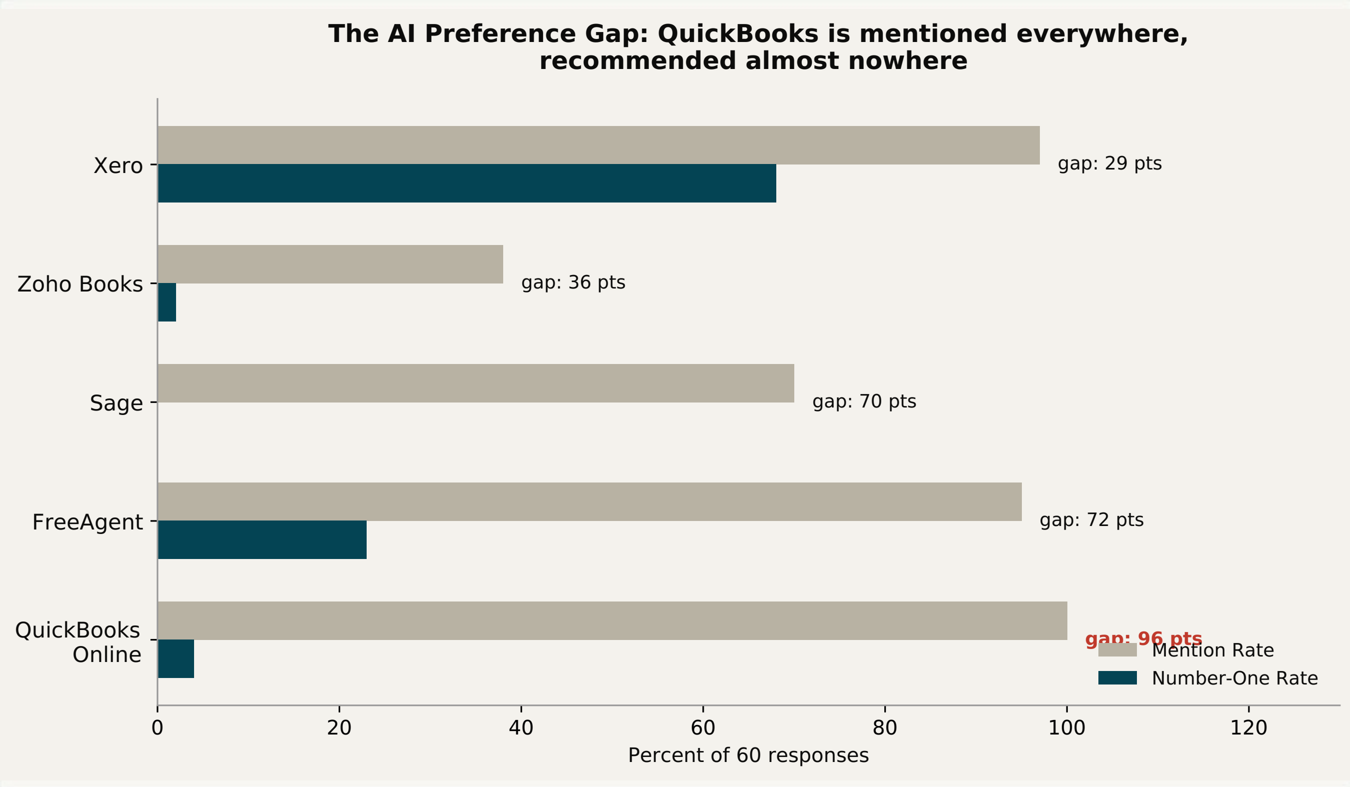

Fig. 6 — Mention rate vs number-one rate, by brand

BRAND	MENTION RATE	NUMBER-ONE RATE	AI PREFERENCE GAP
QuickBooks Online	100%	4%	**96 points**
FreeAgent	95%	23%	72 points
Sage	70%	0%	70 points
Zoho Books	38%	2%	36 points
Xero	97%	68%	29 points

QuickBooks sits clearly alone at the top of this table. Sage and FreeAgent land within two points of each other but for opposite underlying reasons: Sage is mentioned less often and never converts; FreeAgent is mentioned almost universally and converts narrowly within its persona. Xero has by far the narrowest gap, meaning it converts the highest share of its mentions directly into being the top pick.

Recommendation Conversion Rate

Expressed as a ratio instead of a difference: of the times a brand was mentioned at all, what share of those mentions converted into it actually being the top pick?

BRAND	MENTIONED	WON OUTRIGHT	CONVERSION RATE
Xero	97%	68%	**70%**
FreeAgent	95%	23%	24%
Zoho Books	38%	2%	5%
QuickBooks Online	100%	4%	4%
Sage	70%	0%	0%

Xero converts roughly seven of every ten mentions into the outright top spot. QuickBooks, despite being mentioned in every response in the dataset, converts fewer than one in twenty.

Competitive displacement: who replaces Xero when it doesn't win

Across the 60 engine-prompt instances in this dataset, Xero was the outright or shared winner in roughly 40.5, leaving about 19.5 instances where it was not. FreeAgent picked up 14 of those 19.5, roughly 72 percent. Every other brand combined accounted for the remaining 28 percent.

> **FreeAgent is Xero's only meaningful AI-search competitor** in this category. When Xero loses the top spot, it is overwhelmingly FreeAgent stepping into it, not Sage, not QuickBooks, and not any smaller specialist.

Engine Dependency Score

Cross-Engine Consistency (used above) is based on *Number-One Rate* spread, which has a blind spot: a brand that never wins anywhere, like Sage, scores as perfectly "consistent." Engine Dependency instead measures the spread in *Mention Rate*, how dependent a brand's basic visibility is on one specific engine.

BRAND	CHATGPT	GEMINI	GOOGLE AI OVERVIEW	DEPENDENCY SCORE
FreeAgent	95%	95%	95%	**0**
QuickBooks Online	100%	100%	100%	**0**
Xero	100%	100%	90%	10
Zoho Books	45%	60%	10%	50
Sage	95%	90%	25%	**70**

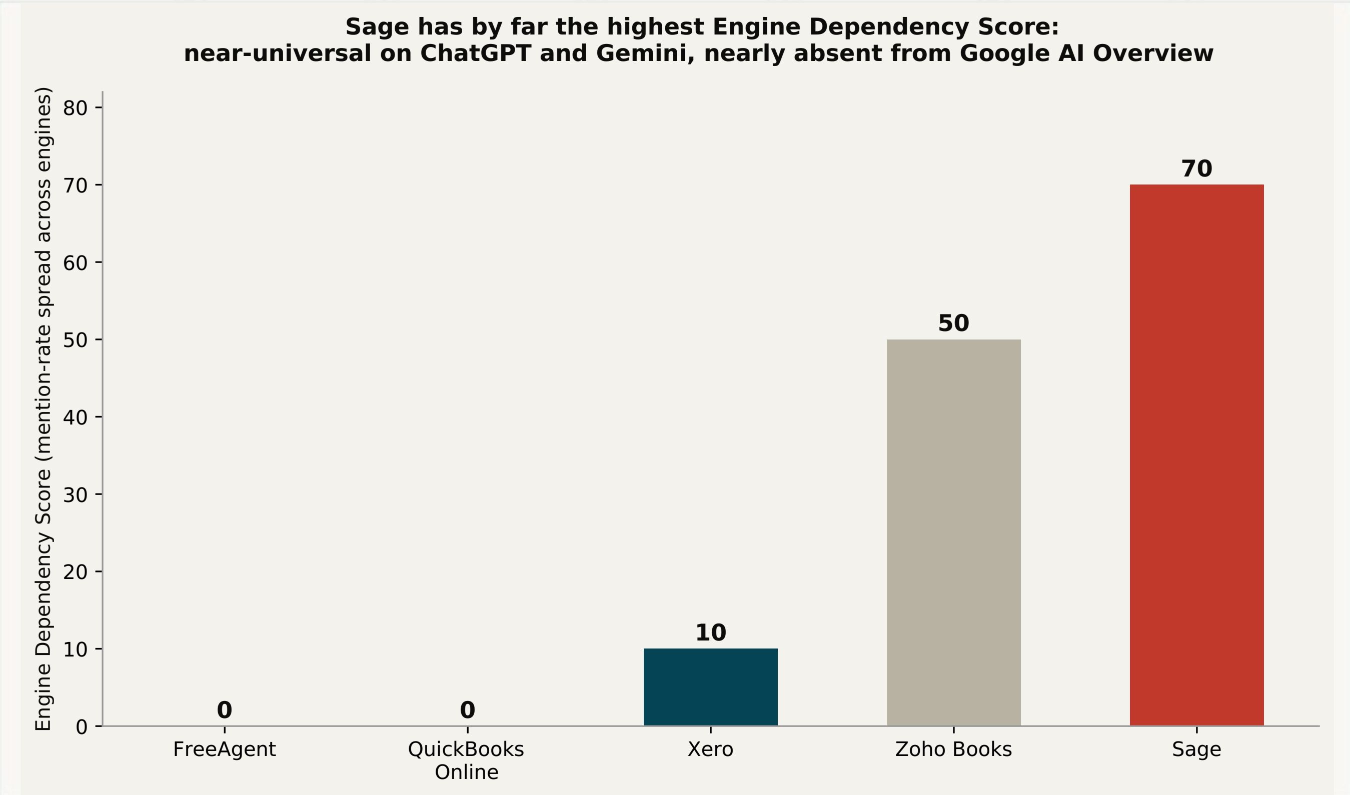

Fig. 7 — Engine Dependency Score by brand

Sage has, by a wide margin, the highest engine dependency of any major brand tested: a near-default mention on ChatGPT and Gemini, almost absent from Google AI Overview.

Prompt coverage: which brand owns which type of buyer question

Grouping the 20 prompts into the four buyer-intent clusters used to design the prompt set, and calculating each brand's weighted share of engine-slots in that cluster, shows where each brand's strength actually sits.

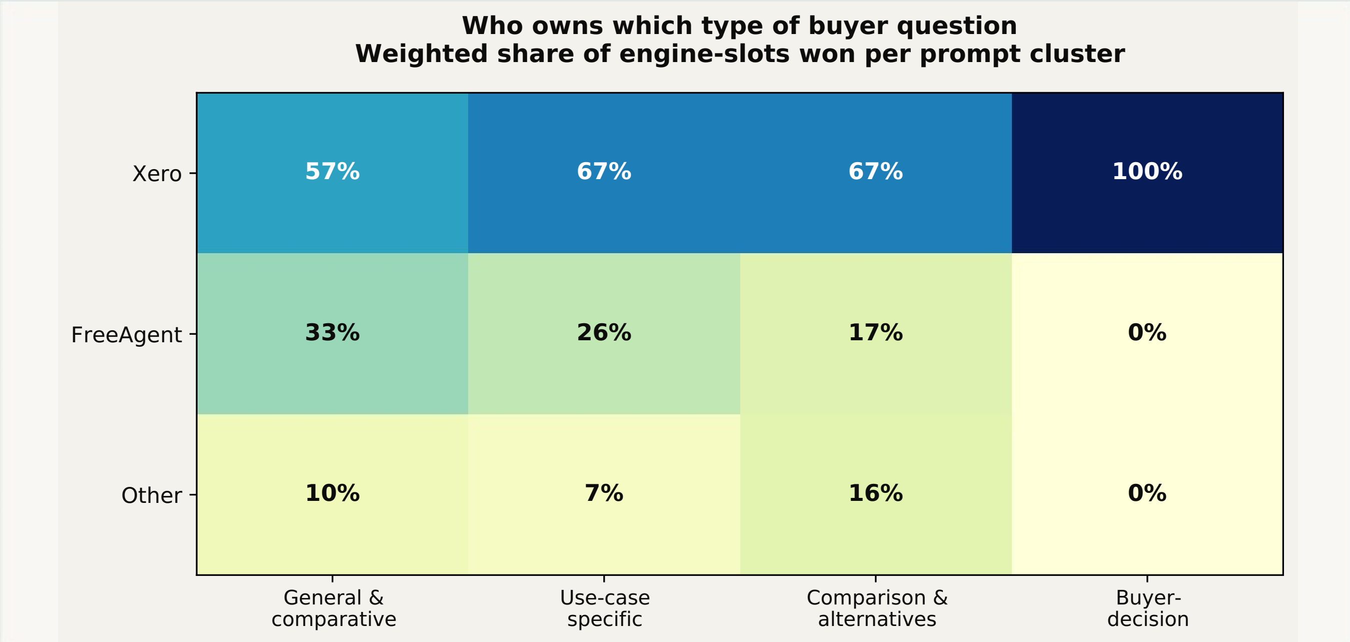

Fig. 8 — Buyer-intent ownership heatmap

CLUSTER	PROMPTS	XERO	FREEAGENT	OTHER
General and comparative	1 to 5	57%	33%	Zoho 7%, QB 3%
Use-case specific	6 to 14	67%	26%	QB 7%
Comparison and alternatives	15 to 18	67%	17%	QuickFile 8%
Buyer-decision	19 to 20	100%	0%	—

Xero's weakest relative showing is still the general/comparative cluster, where FreeAgent claims a full third of visibility. Xero's strongest showing is the buyer-decision cluster, where it captured every single engine-slot with no exceptions.

Most frequently cited sources

DOMAIN	CITATIONS	CATEGORY	ENGINES
Xero.com	5	Brand-owned	ChatGPT, AI Overview
GOV.UK	5	Government	ChatGPT
Nephos Group	4	Comparison/editorial	AI Overview
outbooks.co.uk	4	Comparison/editorial	Gemini, AI Overview
GoForma	4	Comparison/editorial	AI Overview
Sage.com	4	Brand-owned	ChatGPT, AI Overview
Airwallex	4	Comparison/editorial	Gemini, AI Overview
Startups.co.uk	3	Comparison/editorial	Gemini, AI Overview
123Financials	3	Accountancy firm	**All three**
QuickBooks.com	2	Brand-owned	ChatGPT, AI Overview
Snyp.ai	2	Comparison/editorial	Gemini, AI Overview
mtd.digital	2	Comparison/editorial	AI Overview

123Financials is the only domain confirmed cited by all three AI engines. Nephos Group's four citations all traced to the same generic listicle regardless of the prompt asked.

Owned versus earned. Roughly a quarter of citations came from the brands' own websites, a further tenth from GOV.UK, and well over half from independent third-party sources. Most of what AI systems cite when recommending UK accounting software is written by someone other than the software company itself.

The Netsleek AI Visibility Framework

DIMENSION	METRIC
Awareness	Mention Rate
Visibility	Netsleek AI Visibility Score
Preference	AI Preference Gap
Conversion	Recommendation Conversion Rate
Consistency	Cross-Engine Consistency
Dependency	Engine Dependency Score
Intent	Prompt Coverage
Competition	Competitive Displacement
Authority	Citation frequency
Absence	Zero AI Visibility Rate
Corroboration	Citation-to-brand relationship — not yet measured

Ten of eleven dimensions measured with data we can defend in this release. Corroboration is deliberately left open: we did not tag every citation to the specific brand it was supporting within each response, and publishing invented per-brand corroboration figures now would repeat a precision problem this report has already had to correct once. That is the next concrete piece of work, not a gap to paper over.

What the findings suggest about how AI systems select a brand

> This section is interpretation, not a measured result, and should be read that way.

One pattern runs through nearly every finding in this report: **the three engines converge on the same four-way persona split almost every time, independently of each other.** Xero for growth and scale. FreeAgent for sole traders and simplicity. Sage for payroll and complexity. QuickBooks for automation and ease of use. This is the framing ChatGPT, Gemini, and Google AI Overview each produced on their own, with no knowledge of each other's answers, and it shows up almost word for word, response after response.

One plausible explanation, and the one we find most consistent with the rest of the data, is that all three systems are drawing on a shared, pre-existing genre of "best accounting software for X" content that already exists across the web in exactly this structure, rather than each system independently reasoning from technical specifications. We want to be explicit that this is our interpretation of the pattern, not something the experiment directly proves.

If this interpretation holds up under further testing, the practical implication is worth stating even provisionally: the lever available to a brand may not be "explain your product better to an AI." It may be "become the clear, repeated answer to a specific buyer persona across independent third-party content," a content and positioning problem rather than a technical one.

What the data can't yet tell us

A genuinely deeper version of this question would need each brand's domain authority, referring-domain count, years established, brand search volume, and independently counted editorial mention volume, checked for statistical correlation against AI recommendation strength. We have deliberately not done that analysis in this release. That is strong candidate work for a dedicated follow-up study, not something to bolt onto this pilot.

Engine-specific leaderboards

Best in ChatGPT: Xero (70%)

Best in Gemini: Xero (60%)

Best in Google AI Overview: Xero (73%)

Highest universal mention: QuickBooks Online, mentioned in all 60 of 60 responses

Biggest single-engine visibility gap: Sage, 90–95% (ChatGPT/Gemini) vs 25% (AI Overview)

Strongest single-persona brand: FreeAgent

Largest AI Preference Gap: QuickBooks Online, 96 points

Brand snapshots

Xero

The default recommendation for growth, multi-user, or accountant-collaboration contexts. Weakest on pure price-sensitivity prompts.

FreeAgent

The clear number two, with a sharply defined persona: sole trader, freelancer, contractor, free-via-partner-bank.

QuickBooks Online

Universal mention, rare recommendation. Present everywhere, almost never the name an AI leads with.

Sage

Strong runner-up on payroll and complexity prompts in ChatGPT/Gemini. Dramatically under-represented in AI Overview.

Zoho Books, Pandle, QuickFile, Wave

Secondary tier, each with a narrow but real niche in free-tier and price-sensitivity prompts.

Limitations

This is a controlled pilot, not a definitive market-share study. The figures reflect a single, dated capture per engine per prompt, not an average across repeated runs. The brand universe was fixed at 20 well-known providers going in, though every engine also surfaced additional brands organically. The objective-signal layer was collected for the brands that actually appeared as consistent AI recommendations, and the Google organic check covered two representative prompts rather than all 20. Full third-party press coverage volume, domain authority, and backlink data were not assessed.

Appendix: prompt-by-prompt results

The outright number-one recommendation from each engine, for all 20 prompts.

#	PROMPT	CHATGPT	GEMINI	AI OVERVIEW
1	Best accounting software for UK small businesses	Xero	Xero	Xero / QB tied
2	Best accounting software for UK sole traders	FreeAgent	FreeAgent	FreeAgent
3	Best accounting software for UK limited companies	Xero	Xero	Xero
4	Best free accounting software UK	FreeAgent	Zoho Books	FreeAgent
5	Best accounting software for UK startups	Xero	Xero	Xero
6	Best invoicing software for UK freelancers	FreeAgent	FreeAgent	FreeAgent
7	Best bookkeeping software for UK small business owners	Xero	QuickBooks	Xero
8	Best software for Making Tax Digital UK	FreeAgent	Xero / QB tied	Xero
9	Best VAT return software UK	Xero	Xero / QB tied	Xero
10	Best payroll and accounting software for UK businesses	Xero	Xero	Xero
11	Best accounting software for UK e-commerce sellers	Xero	Xero	Xero
12	Best accounting software for UK contractors	FreeAgent	FreeAgent	FreeAgent
13	Best cloud accounting software UK	Xero	Xero	Xero
14	Best accounting software for accountants/bookkeepers to recommend to clients	Xero	Xero	Xero
15	Xero vs QuickBooks vs Sage for UK businesses	Xero	No single winner	Xero
16	Best alternatives to Sage for UK small businesses	Xero	Xero	Xero
17	Cheapest accounting software for UK small businesses	QuickFile	FreeAgent	FreeAgent
18	Best accounting software for UK businesses with multiple bank accounts	Xero	Xero	Xero
19	What accounting software do UK accountants recommend most	Xero	Xero	Xero
20	Best accounting software UK 2026	Xero	Xero	Xero

Xero won or tied for the top spot on at least one engine in 15 of the 20 prompts, and was the unanimous, outright top pick across all three engines simultaneously in exactly 10 of the 20 prompts. FreeAgent was the unanimous top pick across all three engines in 3 of the 20 prompts (sole traders, invoicing freelancers, and contractors), and came close on two more where two of the three engines agreed but the third named a different brand.

Netsleek Research is Netsleek's ongoing programme of original, first-party research into how AI search engines discover, evaluate, and recommend UK businesses.

For methodology questions or to discuss this dataset, contact Netsleek.