ACROSS THE TABLE

BUSINESS CONSULTING

BUSINESS JOB 13 · EPISODE 13

QuickBooks vs Xero vs Zoho Books

Where your books live, and why the habit matters more than the software

Knowledge Article 13

AI Stack Series · acrossthetable.biz

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THE JOB THESE THREE DO

Every business needs books. Not because anyone enjoys them, but because without them you cannot tell whether a busy month was a profitable one.

Most owners put this off, then hand a carrier bag of receipts to an accountant in January and pay them to do detective work at professional rates.

All three of these do the job well. The honest message of this article is that the difference between them matters far less than whether you keep up with it.

WHO EACH ONE IS

QuickBooks — the standard one

What it is: The small-business accounting standard — books, invoicing, reporting.

Best for: Clean books your accountant already knows how to read.

Watch out for: Only as clean as your categorization habits.

QuickBooks is what most American accountants expect to see. That is a real advantage: your accountant already knows how to read it, which makes their work faster and cheaper.

Xero — the alternative one

What it is: Cloud accounting with strong bank feeds and app ecosystem.

Best for: Businesses who prefer it to QuickBooks, often outside the US.

Watch out for: Fewer US-specific integrations.

Xero does the same job with strong bank connections. Plenty of businesses prefer it, and it is especially common outside the US. Slightly fewer US-specific connections.

Zoho Books — the suite one

What it is: Accounting inside the wider Zoho suite.

Best for: Businesses already running Zoho.

Watch out for: Best value only as part of the suite.

Zoho Books is worth it mainly if you already use other Zoho products. On its own it is fine; as part of the suite it is good value.

HOW THEY COMPARE

	QuickBooks	Xero	Zoho Books
Best for	SMB accounting	Cloud accounting	Integrated business

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	QuickBooks	Xero	Zoho Books
			ecosystem
Ease	Beginner / Intermediate	Intermediate	Beginner / Intermediate
Small-business fit	★★★★★	★★★★★	★★★★★
Advanced fit	★★★★☆	★★★★☆	★★★★☆
Its main job	Financial operations	Accounting collaboration	Accounting + business ecosystem
Choose this if	You want a broad SMB accounting platform	Accountant collaboration matters	You use or want Zoho products
Price	Per month by plan.	Per month by plan.	Per month by plan.

Look at the small-business fit row: all three are five stars. That is the real finding. Pick on what your accountant uses and what you will actually keep up with.

HOW A BUSINESS ACTUALLY USES EACH ONE

A business with an American accountant

QuickBooks, almost always. Ask your accountant before deciding — if they work in it daily, your bookkeeping costs less and your questions get answered faster.

A business whose owner prefers it

Xero. The bank feeds are strong and the interface suits some people better. If your accountant is comfortable with it, there is no reason not to.

A business already running Zoho

Zoho Books, because the customer records, the invoices and the books already share a home and you are already paying for the suite.

WHAT IT COSTS

All three are per month by plan, and all three sit in a similar range for a small business.

The cost that matters is not the subscription. It is what you pay an accountant to untangle a year of uncategorised transactions, which is routinely several times the annual software cost.

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WHERE THIS SITS IN YOUR STACK

Now let's build the financial technology around your accounting platform. HubSpot manages the customer relationship. Stripe processes payments. Your accounting system records the financial activity. Gusto manages payroll. Expense-management technology helps capture employee spending. Then automation connects supported parts of that process. We're no longer talking about bookkeeping software. We're building a financial operating system.

The pieces around it:

- Stripe — payments
- Expensify — expense management
- Gusto — payroll
- HubSpot — customer information
- Zapier / Make — workflow automation

THE CEO DECISION

- What does your accountant use? Ask before choosing. This is the single most useful question here.
- Will you categorise transactions weekly? The best software is only as clean as that habit.
- Are you already paying for a suite that includes books?
- Can your bank connect directly? If not, you are back to manual entry regardless of which you pick.

APPLY IT TO YOUR BUSINESS

Ring your accountant and ask two questions: which system they prefer, and what they charge extra for when a client's books are messy.

That second number is what good habits are worth to you each year. It is usually a bigger figure than the software costs, which settles the argument about whether this is worth doing properly.

YOUR QUICK REVIEW

- ☐ What does my accountant use?
- ☐ How far behind am I right now?
- ☐ Will I categorise weekly, honestly?
- ☐ Does my bank connect to it directly?
- ☐ What does messy bookkeeping cost me in accountant time?

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☐ Does payroll flow in without retyping?

ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
QuickBooks	quickbooks.intuit.com	Clean books your accountant already knows how to read.
Xero	www.xero.com	Businesses who prefer it to QuickBooks, often outside the US.
Zoho Books	www.zoho.com/books	Businesses already running Zoho.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which of the twenty jobs to start with.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

This is Business Job 13 of twenty. Episode 14 is Hire the People — Workable, Greenhouse and LinkedIn Recruiter.

Episode 12, on payroll, feeds directly into this one.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

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