



# **CONSUMER ACCEPTANCE OF ARTIFICIAL INTELLIGENCE SOLUTIONS IN RETAIL**

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# Executive Summary

**This whitepaper explores consumer attitudes & acceptance of artificial intelligence (AI) solutions in the retail sector.** Based on a **custom online survey conducted** across five countries (Germany, Austria, Switzerland, Spain, and Poland), the team at [Accesa](#) analysed responses from a diverse target group of online and offline shoppers aged 16 to 69. Our findings shed light on perceptions of AI technology, willingness to engage with AI applications, and preferences for AI integration in retail.

As corporate interest in Artificial Intelligence (AI) continues to rise and critical players in the European Retail industry develop their own solutions to stay competitive, we believe it's important to consider the end user in this equation as well — **the consumer**.

The general public is becoming more accustomed to AI software due to well-known applications like ChatGPT or DALL-E. Therefore, **customer sentiment towards new AI solutions has become more complex**, ranging from interest in new technologies or practised familiarity to distrust towards the still growing potential of machine learning. This means that launching new AI-powered applications or functionalities to commercial success requires a deep understanding of **the user's needs, wants, and expectations** towards the retail industry as it embraces new technologies.

Artificial Intelligence (AI) has the power to **transform the retail industry** by **enhancing customer experiences and boosting business performance**. By harnessing advanced data analysis, AI can customise the shopping experience, providing personalised product recommendations, customised promotions, and even enabling visual and voice-based searches.

This level of personalisation creates **a more interactive and seamless shopping journey, leading to greater customer satisfaction and loyalty**. From a business perspective, AI supports inventory management by forecasting demand and automating restocking, reducing excess inventory while preventing stockouts.

Furthermore, AI-driven insights and customer segmentation enable retailers to design more effective marketing campaigns, driving sales and customer retention. These advances in operational efficiency and targeted marketing are vital to **improving a retailer's profitability and maintaining competitiveness in a rapidly evolving market**.

# AI's Potential in Retail

As a leading tech partner for top brands in the European Retail industry, Accesa has worked on numerous AI solutions, exploring and implementing cutting-edge functionalities designed to reshape the retail sector.

Artificial Intelligence is set to revolutionise customer experiences and boost business performance, significantly impacting both how customers shop and a retailer's profitability:

## Customer Experience

AI enables businesses and customers to interact on a deeper and more personal level:

- **Personalisation:** AI can process customer data to offer personalised recommendations, targeted promotions, and even tailor in-store displays for a more relevant shopping experience.
- **Enhanced Self-service:** Chatbots and virtual assistants powered by AI can provide real-time product information, answer questions, and streamline tasks like checkouts, reducing wait times and offering 24/7 assistance.
- **Omnichannel Experience:** AI enables seamless integration across different retail channels (e.g., online, in-store, mobile). Customers can have a consistent experience regardless of how they interact with a brand.
- **Visual Search:** AI allows customers to search for products using images instead of text. This feature can be particularly useful for fashion and home decor, where visuals play a significant role in purchasing decisions.
- **Voice Commerce:** Voice-enabled AI technologies like smart speakers and virtual assistants enable customers to shop using voice commands, offering a more convenient and accessible shopping experience.
- **Virtual Try-Ons and Augmented Reality (AR):** AI-powered AR applications allow customers to virtually try on clothing and accessories or even visualise furniture in their homes, enhancing the shopping experience and reducing returns.

## Business Performance

AI helps retailers optimise operations, leading to greater efficiency and reduced costs.

- **Optimised Operations:** AI can analyse sales data to predict demand, optimise inventory management, and reduce stockouts. This translates to lower costs and happier customers who find what they need.
- **Smarter Marketing:** AI can personalise marketing campaigns based on customer segments, leading to more targeted advertising and increased sales conversions.
- **Data-driven Decision Making (Customer Insights and Analytics):** AI can analyse vast amounts of data to identify trends, understand customer behaviour, and inform strategic business decisions for better allocation of resources and product development.

# Data Summary

The data included in this whitepaper is the result of a survey conducted via an online access panel in April 2024. This approach ensures we gather a diverse range of opinions and perspectives, leading to robust and unskewed insights. In a far-reaching industry like Retail, gaining a 360 view of the consumer's views and sentiments is crucial in designing effective solutions that address real pain points and assuage AI detractors.

The target group consists of 2,500 online and offline shoppers equally distributed across five countries: Austria, Germany, Poland, Spain, and Switzerland. Their ages range between 16 and 69.

## The Research at a Glance



**2500**

online and offline shoppers



**5 countries**

500 participants each from:  
Austria, Germany, Poland,  
Spain, and Switzerland.



**16-69 age group**

covering 4 generations:  
Baby Boomers, Gen X,  
Millennials, and Gen Z



**Tech-savviness**

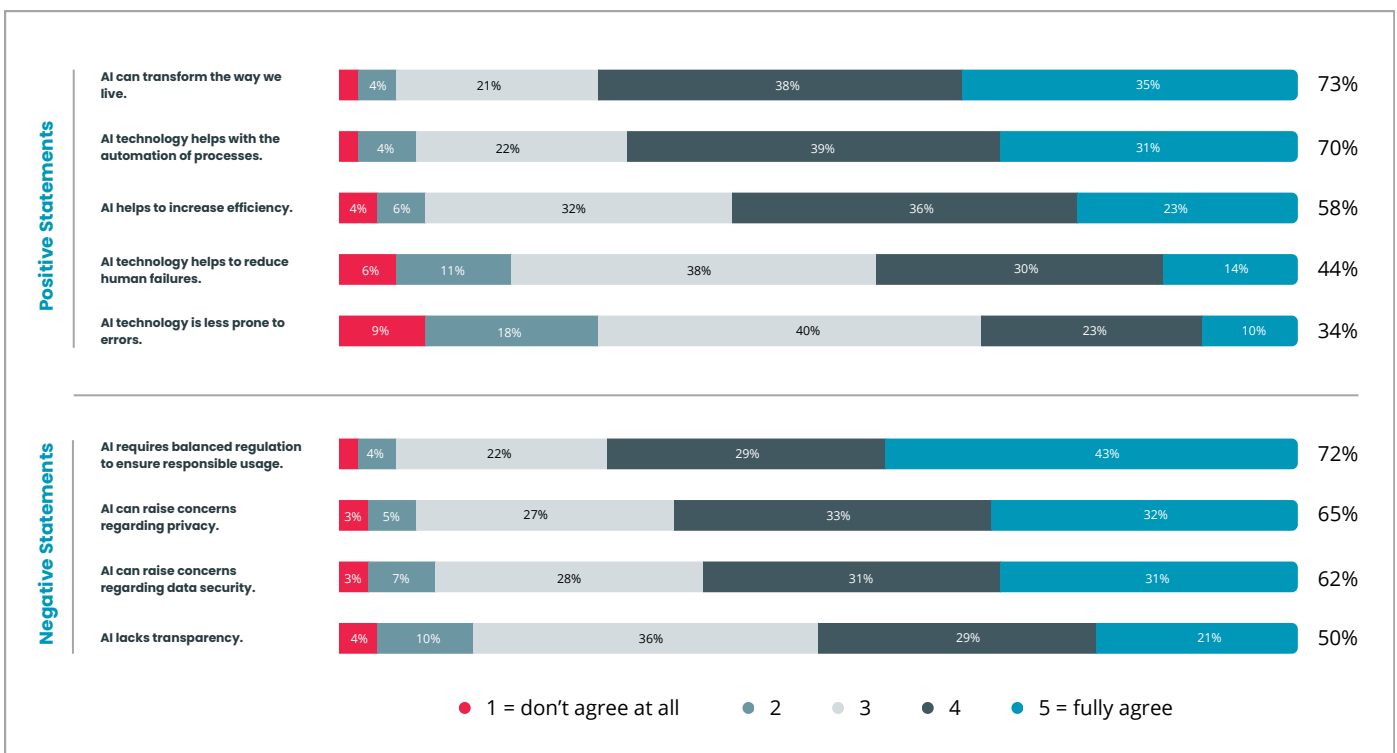
A wide range from non-savvy to very savvy.



# ***01. CONSUMER ATTITUDES TOWARDS AI IN RETAIL***

# 01. Positive and negative sentiments towards AI solutions

In order to identify **actionable takeaways**, we undertook a comprehensive examination, capturing sentiments and **gauging agreement or disagreement across various statements**. The graph below serves as a reflective analysis of our findings, shedding light on the nuanced viewpoints expressed by our respondents.



Almost three-quarters of all respondents believe that AI will change the way we live, with a notable **35% resolutely convinced of the technology's profound potential**. More than half also believe it will help with automation and increase efficiency.

On the other hand, **only 34% agreed that AI is less prone to errors**. Of note is that the age group that disagreed the most was Gen Z, which also reported the most experience with AI solutions in retail - 62% have interacted at least rarely with such an application. Gen Z respondents also agreed the least with the negative statements, as opposed to Baby Boomers, who were the most sceptical about the technology's positive impact.

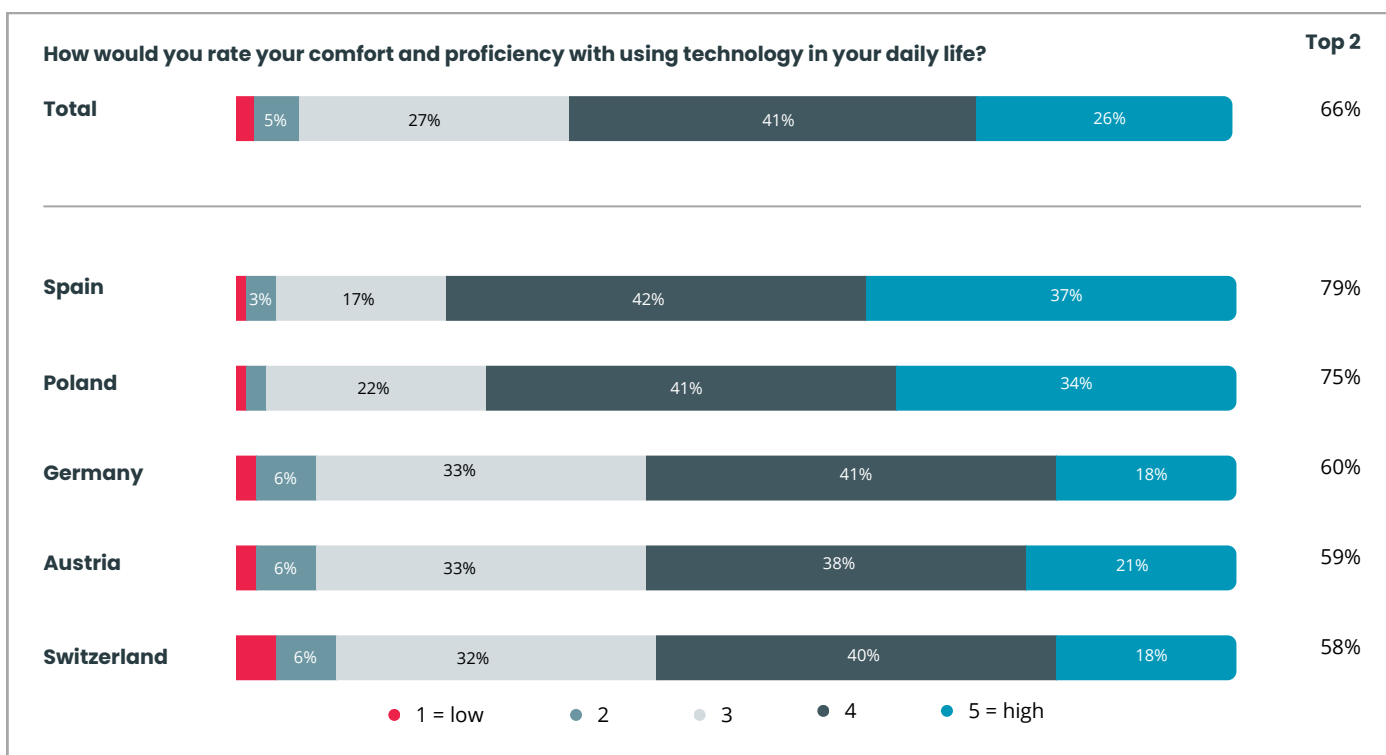
The data shows that, in general, **younger people are more open to AI software**, but that many respondents have considerable concerns about AI, especially regarding **responsible usage, privacy, and data security**.

The largest discrepancies between countries were noted regarding statements regarding AI's potential to help reduce human failure and its improbability to produce errors. **Spanish and Polish respondents tended to be more open towards AI, while Austria and Switzerland expressed the most opposition**. The answers were largely homogeneous across countries for the negative statements.

Considering the figures above, as well as the quantitative and qualitative data to follow in this whitepaper, can **enable retailers to better understand their customer base, map their journey, and create touchpoints customised to their unique preferences.** — For example, baby boomers would benefit more from educational content about AI, while in-store AI solutions are more likely to be recommended by Gen Z.

## 02. AI acceptance in Retail

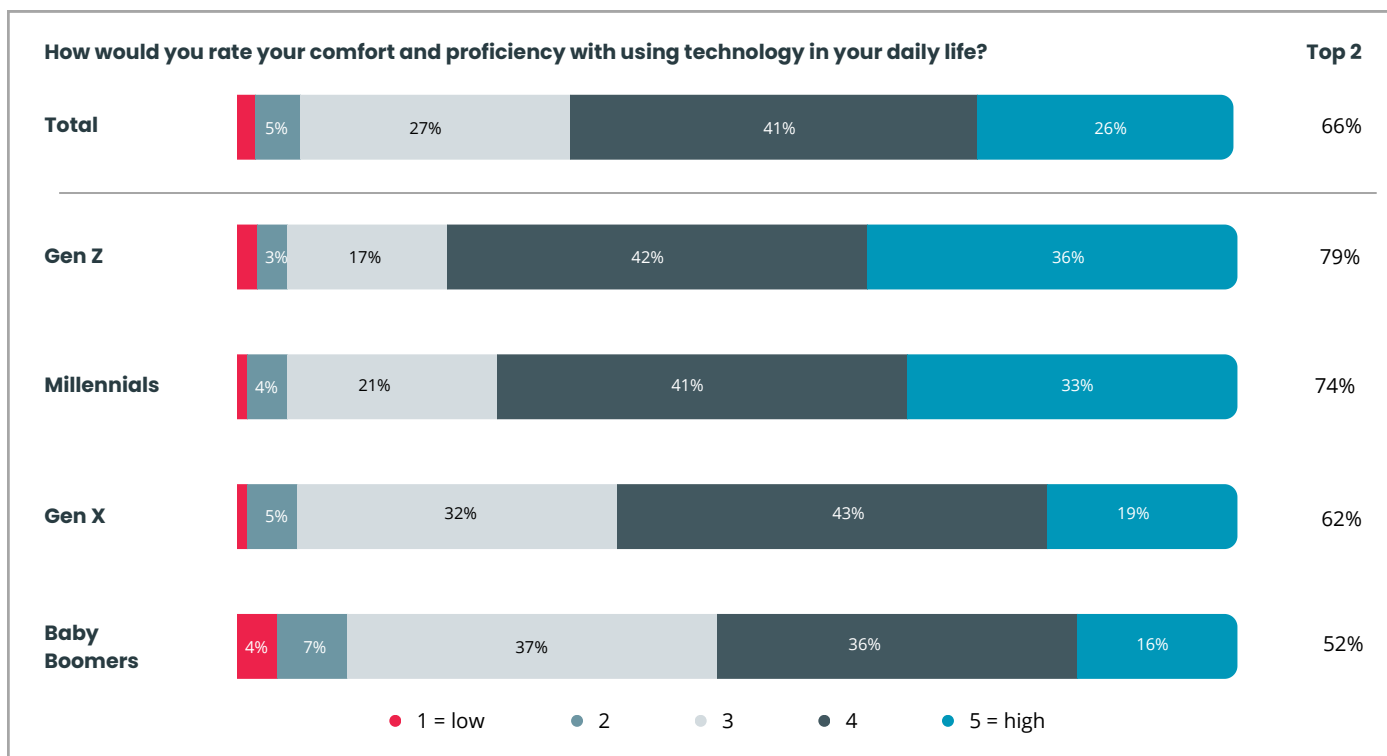
In the context of our exploration into the acceptance of AI within the retail sector, it becomes evident that while the advantages of AI are abundant, a paramount consideration lies in comprehending **consumer acceptance and preferences.** Notably, within the retail landscapes of **Spain and Poland**, there is a pronounced emphasis on **comfort and proficiency in technology usage**, with an impressive **80% rating.** Conversely, in **Switzerland, Germany, and Austria**, this metric hovers around **60%**, indicating varying degrees of technological integration across different regions.



Considering generational proficiency, geographical adoption of AI, and demographic-specific concerns, the retail industry can focus on continuously building trust in their solutions and optimising their efforts through **analytics and insights on customer sentiment, experience mapping and enhancing security, privacy, and error prevention features.** Retailers should also consider **including a visible human element in AI processes.** — For example, having staff to assist with AI-driven kiosks can reassure customers that human support is always available.

**Furthermore, an analysis based on age groups sheds light on interesting trends.**

Generation Z and Millennials exhibit notably higher levels of comfort and proficiency in technology usage, with figures standing at 79% and 74%, respectively. Conversely, Gen X and Baby Boomers display comparatively lower levels of technological fluency, at 62% and 52%, respectively. This disparity underscores **the importance of considering generational perspectives when evaluating the acceptance of AI within the retail landscape.**



Diving deeper into our report, **we noticed that several applications built using Artificial Intelligence (AI) stand out for their widespread adoption and impact on the retail industry.** These applications can be grouped into several categories based on their functionality and impact on retail operations:

## 01. The Power of Recommendation Systems

Recommendation systems powered by Artificial Intelligence (AI) are a transformative technology shaping the retail landscape. These systems leverage customer data to generate personalised product suggestions, significantly enhancing the shopping experience. Retailers are increasingly integrating recommendation systems into their websites, mobile applications, and marketing campaigns. This strategic use of Artificial Intelligence (AI) allows them to present customers with products that are highly relevant to their individual preferences and past purchase behaviours.

## 02. Transforming Customer Engagement

Retailers often adopt AI-powered chatbots and virtual assistants to deliver exceptional customer service and engagement. These intelligent tools provide a multitude of benefits that enhance the customer journey.

- **24/7 Availability:** Customers can access immediate support, product information, and purchase assistance at any time, regardless of location or time zone. This eliminates limitations imposed by traditional business hours and geographical reach.
- **Streamlined support:** Chatbots can efficiently handle routine inquiries and tasks such as order tracking and returns, freeing up human agents to address more complex customer needs. The fact that they are able to provide accurate details about a product improves overall service efficiency and reduces wait times.
- **Personalised interactions:** Advanced chatbots leverage customer data to personalise interactions, offering tailored product recommendations and support experiences. This fosters a deeper connection between the brand and the customer.
- **Enhanced accessibility:** Chatbots provide a convenient and accessible self-service option for customers who prefer a digital touchpoint. This caters to a wider audience and promotes customer satisfaction.

### 03. Inventory Management and Demand Forecasting

Inventory management and demand forecasting play a critical role in retail success. However, traditional methods can be prone to inaccuracies and inefficiencies. Artificial Intelligence (AI) offers a transformative solution by enabling:

- **Data-driven demand forecasting:** AI algorithms analyse vast amounts of historical sales data alongside market trends and external factors to generate highly accurate forecasts of future demand. This empowers retailers to anticipate customer needs and optimise inventory levels accordingly.
- **Reduced stockouts:** By precisely predicting demand fluctuations, AI helps minimise the risk of stockouts. Customers can consistently find the products they need, leading to higher satisfaction and loyalty.
- **Minimised excess inventory:** AI algorithms not only predict demand but also factor in lead times and other variables to streamline inventory replenishment. This reduces the burden of excess inventory, lowering storage costs and improving cash flow.
- **Automated replenishment processes:** AI can automate inventory replenishment processes, ensuring timely restocking to meet customer demand. This eliminates the need for manual ordering and human error, improving overall operational efficiency.

### 04. Compelling Content Creation

In the dynamic world of retail, compelling content creation has become an essential application for success. By crafting high-quality content that educates, entertains, and inspires, retailers can foster deeper connections with their target audience. This strategic approach goes beyond simply listing products. Effective content creation involves crafting blog posts, social media content, and email marketing campaigns that resonate with customer interests and lifestyles. Furthermore, leveraging video content, infographics, and user-generated content allows retailers to showcase product value, establish brand authority, and ultimately drive sales by converting brand awareness into customer loyalty.

## 03. Reasons for not interacting with AI

Despite the widespread adoption of Artificial Intelligence and its numerous advantages, not everyone chooses to interact with AI applications. Our survey found various reasons for non-interaction with AI, focusing on key factors such as preference for human interaction, absence of relevant features, data protection, and error tolerance.

### 01 Lack of Trust and Transparency

- **Privacy concerns:** Data privacy is a top concern for many consumers. A lack of transparency regarding how AI applications collect and utilise customer data can lead to apprehension and a reluctance to engage. Retailers must prioritise clear privacy policies, robust data security measures, and user control over data collection to build trust and encourage user adoption.
- **Data protection:** Consumers are increasingly worried about data security breaches. Retailers must assure customers that their personal information is protected when interacting with AI applications. Strong security protocols and data encryption are essential.
- **Error tolerance:** AI systems, while powerful, can make mistakes. Customers may be hesitant to trust AI if they perceive a high risk of errors. Clear communication about the limitations of AI and robust error correction protocols can help alleviate these concerns.

### 02 User Preference and Technological Literacy

- **Voluntary non-use:** Not all customers are comfortable with AI interaction. Some may prefer the human touch and seek personalised advice through face-to-face communication with a salesperson.
- **Preference for human interaction:** The human element remains irreplaceable in retail. Customers often value the ability to build rapport with salespeople, seek personalised advice, and experience the emotional connection that human interaction provides. AI should complement, not replace, human customer service representatives.
- **Comfort and proficiency:** Not everyone is comfortable with technology. Customers with limited tech experience might feel intimidated by AI-powered features.
- **No such features:** Availability is a factor. Not all retail stores currently implement AI applications, so customers might simply not encounter AI in their regular shopping experiences.

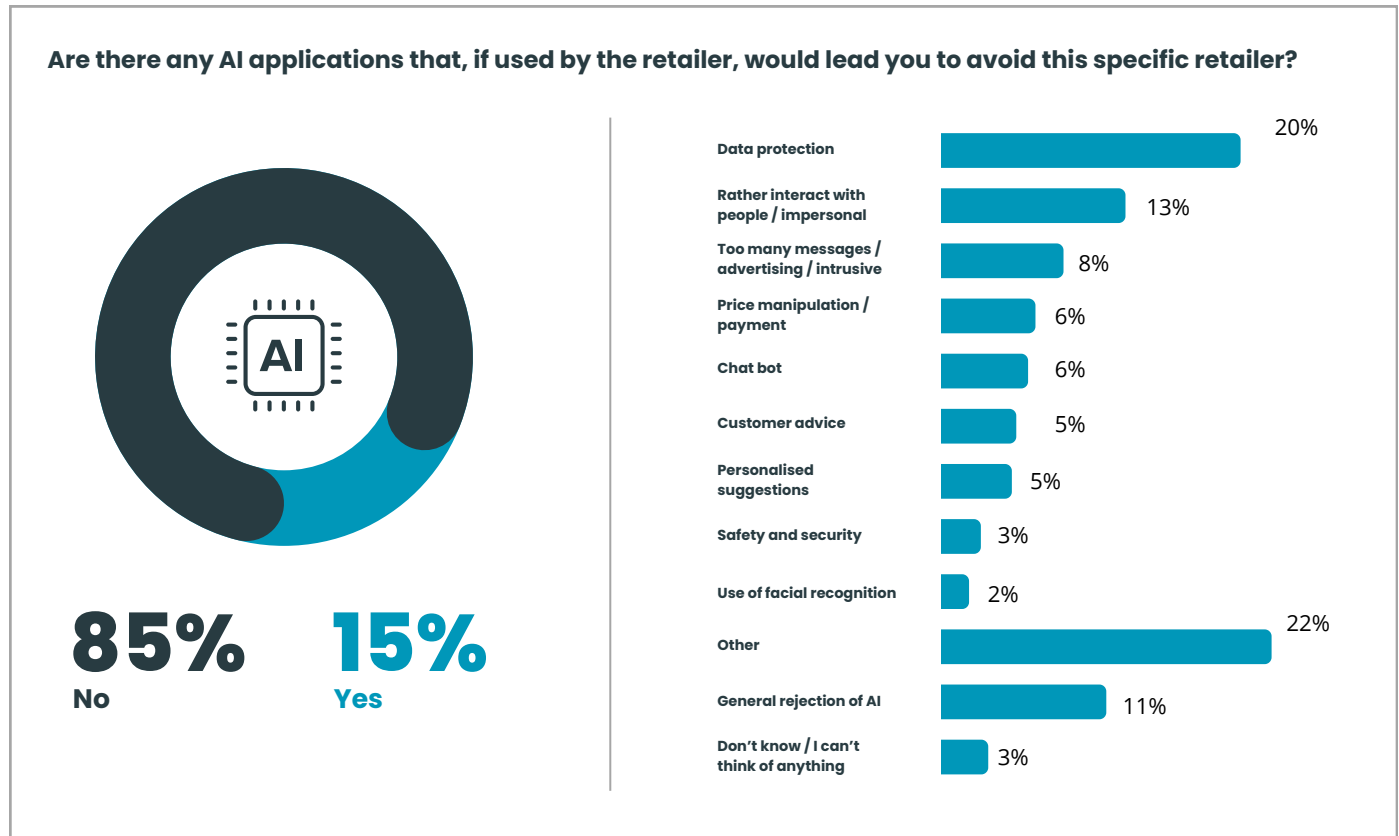
### 03 Societal Concerns about AI's Impact

- **Influence of AI technology on human relationships:** The growing presence of AI raises questions about its impact on human relationships. Some users worry that excessive reliance on AI could erode personal connections, leading to a preference for traditional forms of interaction.

These statements are derived from direct consumer feedback:

- *"I am used to the traditional shopping model and have no need to use these technologies. I don't know how they could help me with anything."*
- *"I just don't like AI, I prefer to communicate with a real person."*
- *"The AI fails in the chat with some questions...Answer: I don't understand your question."*

85% agree that no AI application would make them avoid a retailer. However, among those who would avoid a retailer, concerns revolve around applications that compromise data privacy, are impersonal or are excessively intrusive:



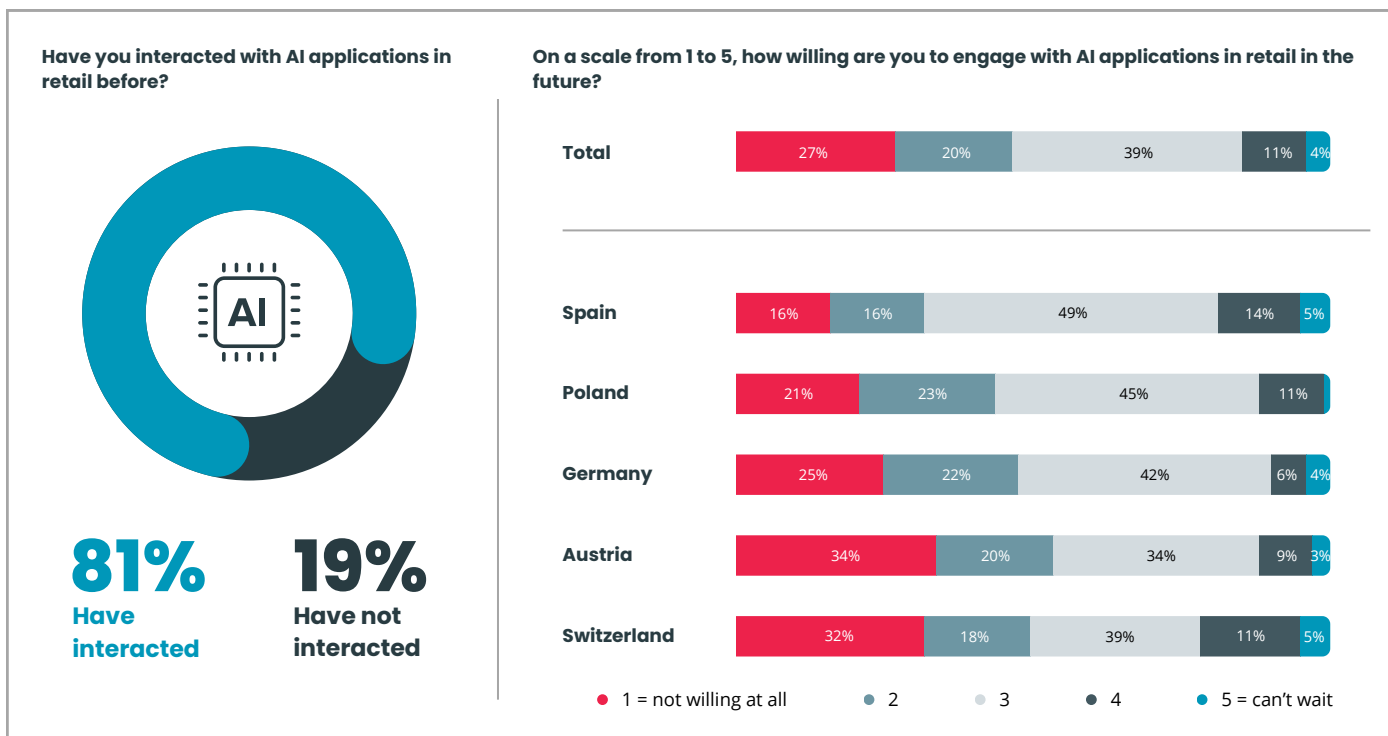
While there are many reasons people avoid AI, there are also a lot of advantages and benefits. The research reflects the benefits consumers expect, but business-wise, there are many possibilities for increased revenue with AI-powered solutions.

It's important to note that **retailers have the opportunity to play a crucial role in encouraging AI interaction**. By ensuring seamless shopping experiences and integrations, they can actively improve the customer's experience when interacting with AI and promote its benefits:

- **Leverage the capabilities of AI at each touchpoint with an omnichannel approach.** For example, AI solutions can analyse customer behaviour inside brick-and-mortar stores and formulate personalised product recommendations for the online store.
- **Enable human-AI collaboration**, such as chatbots with the option to connect to customer support specialists for complex or rare requests.
- **Incentivise AI use among customers with rewards or AI-specific benefits.** This approach can tip the scale for consumers who haven't used AI before and make a good first impression with the new functionalities.
- **Implement feedback collection mechanisms** for customer-facing AI software to gain insight into the consumers' most important pain points.
- **Distribute and promote success stories and educational content** to address scepticism, onboard customers, and increase adoption.

## ***02. WILLINGNESS TO ENGAGE WITH AI APPLICATIONS***

Across all surveyed groups, the distribution of **willingness to engage with AI** varies significantly. The largest group, with 39%, is neutral, indicating that **nearly half of the non-interacting population might engage with AI under the right circumstances**. However, a combined 47% (27% at level 1 and 20% at level 2) shows varying degrees of resistance. **Only 15% (11% at level 4 and 4% at level 5) seem eager or enthusiastic to interact with AI.**



- In **Switzerland**, the largest group is at level 1 (32%), indicating a high resistance to engaging with AI. This is closely followed by level 3 (29%), suggesting a significant neutral group. The combined levels 4 and 5 account for 21%, indicating that one in five Swiss respondents is open to future engagement with AI.
- **Spain** has the largest proportion of people at level 3 (49%), indicating that almost half of the Spanish non-users are open to AI interaction if the conditions are right. The resistance levels (32% combined for levels 1 and 2) are lower than in Switzerland, with 19% showing eagerness to engage with AI (levels 4 and 5 combined).
- **Austria** has a higher resistance to AI, with 34% at level 1 and another 20% at level 2. The neutral group (level 3) is also significant, accounting for 34% of respondents. Only 12% (levels 4 and 5 combined) show willingness to engage with AI in the future.
- **Poland's** largest group (45%) is neutral, suggesting a significant opportunity to engage more people with AI. The combined resistance levels (44% for levels 1 and 2) are notable, while 11% show eagerness.
- **Germany's** distribution is more balanced, with the largest group (42%) at level 3, indicating a significant neutral stance. The combined levels 1 and 2 represent 47% of the respondents, indicating a considerable level of resistance. Levels 4 and 5 account for 10%, suggesting limited enthusiasm for AI interaction.

There is a wide range of attitudes toward AI across different countries, with varying levels of resistance. The neutral group (level 3) is the largest across most regions, representing a potential target for outreach and education to encourage greater engagement with AI. However, the high levels of resistance (levels 1 and 2) highlight the need for addressing concerns related to privacy, data security, and AI's impact on society.

By tailoring AI development and marketing efforts to each region's context, organisations can improve adoption rates and foster a more AI-friendly environment. We encourage the drivers of any AI initiative to focus on improving trust and transparency and building applications to meet users' needs while respecting their values and preferences.

# ***03. DESIRED AI APPLICATIONS IN RETAIL***

Despite the concerns, our research, coupled with insights from industry partners, indicates that the retail sector is increasingly adopting artificial intelligence (AI) to **optimise operations and elevate customer experiences**. There is a considerable and growing need for thorough **AI assessments**, especially within the Microsoft ecosystem. They serve to evaluate current **AI infrastructure**, identify areas for enhancement, and devise strategies for future AI integration, enabling businesses to maintain a competitive edge through advanced technological solutions.

Retailers are exploring various AI applications to meet these demands, with lifestyle apps featuring **API-based and open-source technologies** like **Large Language Models** gaining popularity. These applications excel at providing recommendation systems, personalised product suggestions, and **natural language processing (NLP) for chatbot technologies**. Such AI-driven applications are designed to foster customer engagement while seamlessly integrating into existing retail operations, facilitating a more intuitive and personalised shopping experience.

**Data management and security** are at the heart of these AI initiatives. Retailers require robust systems to efficiently manage, administer, and secure data while leveraging AI technologies. This encompasses ensuring **data availability**, creating **advanced visualisation** and **analysis tools**, and developing **comprehensive data strategies and architectures**. Considering data sensitivity and the threat of cyber-attacks, maintaining data security and confidentiality is crucial.

AI and machine learning are also being applied in novel ways, such as utilising data from RFID products to deliver **advanced services in fleet and asset management projects**. This application allows retailers to better track and manage their assets, improving operational efficiency and reducing costs.

Furthermore, there's a growing emphasis on AI use cases in cloud-based projects. This involves support for consultation and technical development, focusing on machine learning to identify and visualise outliers in payouts based on customer, payment, and account data. These AI-based projects aim to **enhance the accuracy of financial transactions while reducing the risk of fraudulent activities**, contributing to a more secure and trustworthy retail environment.

## Virtual assistants

Virtual assistants powered by AI offer consumers an interactive and convenient way to get information, make purchases, and resolve issues. These AI applications improve customer service and can significantly enhance the shopping experience.

### Examples

- **Chatbots:** Virtual assistants that can answer questions, provide product information, recommend products based on certain specifications and guide customers through the shopping process.
- **Voice-Activated Assistants:** AI systems that use voice recognition to interact with consumers, allowing for hands-free assistance.
- **Customer Support:** AI-driven virtual assistants that can handle common customer service tasks, such as returns, order tracking, and complaint resolution.

## Enhanced customer engagement

Retailers can use AI to gain deeper insights into customer behaviour and preferences, leading to improved marketing strategies and customer engagement. Consumers appreciate personalised marketing campaigns and bespoke promotions.

### Examples

- **Customer Segmentation:** AI analyses customer data to create detailed profiles and segments, allowing for targeted marketing.
- **Predictive Analytics:** AI predicts customer behaviour and preferences, enabling retailers to anticipate trends and tailor promotions.
- **Loyalty Programs:** AI-driven loyalty programs that offer personalised rewards and incentives based on customer preferences.
- **Data security and confidentiality:** In an era of heightened privacy concerns, building trust with customers is paramount for any AI application in retail. Our partners' commitment to data security and confidentiality is unwavering.

## Personalised recommendations

Consumers increasingly expect a tailored shopping experience. AI-driven personalised recommendations are one of the most desired applications in retail. These systems analyse user data, such as purchase history, browsing behaviour, and preferences, to suggest products that align with individual tastes and needs.

### Examples

- **Product Suggestions:** AI recommends products based on past purchases and user behaviour.
- **Cross-Selling and Upselling:** AI identifies complementary products or higher-end versions to suggest to consumers.
- **Dynamic Bundling:** AI creates personalised bundles of products that align with consumer interests, offering discounts for bundled purchases.

## In-store automation and robotics

Consumers want a seamless and efficient in-store experience, and AI-driven automation and robotics can deliver this. By streamlining store operations, AI enhances customer satisfaction and reduces wait times.

### Examples

- **Autonomous Robots:** Robots that assist with stocking, cleaning, or customer guidance within retail environments.
- **Self-Checkout Systems:** AI-enabled self-checkout systems that reduce wait times and streamline the payment process.
- **Contactless Shopping:** AI-powered systems that allow customers to shop and check out without physical contact, providing a safer and more convenient experience.

# ***04. CONCLUSIONS***

As retailers continue to embrace AI, their customers have shown consistent interest and optimism but have also expressed considerable concerns. The current business landscape is filled with both opportunities and challenges.

Organisations that want to leverage AI's potential to gain a competitive edge must proceed strategically, with decisions backed by data, especially when developing customer-facing solutions.

## Conclusions

- **Only every tenth overall is sceptical about the increased use of AI**, but respondents believe that the use of AI technology will lead to both positive and negative results. Spain (38%) and Poland (36%), as well as Gen Z (37%) and Millennials (32%), show the largest shares of pure optimists.
- **Respondents are not always aware they are interacting with AI**. Approximately half stated that they had not yet used AI in the retail sector; when (re-)asked specifically which applications they have used, this proportion fell to 19%.
- **The main reason why people have not interacted with AI is a lack of opportunity**. Of the 19% of respondents who have yet to use AI applications in retail, 70.6% report that no such technologies are available. Switzerland has the largest rejection rate, with 44% answering that they were aware of AI features but chose not to use them.
- **People are not fully convinced that AI is beneficial for their shopping experience**. Respondents consider AI applications easy to use (scoring a 4.05 out of 5), but are less convinced of their usefulness (3.81 out of 5) or trustworthiness (3.56 out of 5).
- **Spain and Poland exhibit greater receptivity to AI in retail**, particularly compared to Switzerland and Austria. The same applies to Millennials and Gen Z compared to Baby Boomers.
- **For the majority (85%), no AI application would prevent them from going to a specific retailer**. For the rest, lack of data protection, lack of human interaction, or general AI rejection would lead to avoidance.

## Accesa's recommendations

- **Uphold high standards of customer privacy**. Clear privacy policies, exhaustive data security measures, and strict user control should be key focuses in all Artificial Intelligence projects. These measures address not only a major concern for the customer base but also mitigate risks and ensure compliance with regulations.
- **Prioritise data protection**. As cybersecurity incidents in the retail industry are becoming more common, raising concerns for many consumers, especially in relation to the use of AI technology, retailers need strong security protocols, data encryption, and constant monitoring against breaches.
- **Promote transparency and awareness about AI technology**. Customers do not always have a clear picture of the available AI solutions, leading to lower adoption rates and concerns regarding transparency and the risk of error. With a clear communication strategy, retailers can present the benefits of AI as well as its limitations, enabling consumers to make the most of the functionalities available to them.
- **Leverage receptive demographics**. As some regions and age groups are more open to the use of AI, they present the strategic opportunity to launch, test, and improve applications in favourable conditions. As the technologies mature, they become more familiar and attractive to sceptic demographics, enabling easier future expansion.
- **Maintain conventional interaction options in parallel**. As our research outlines, a small but still considerable consumer segment chooses not to interact with AI. To avoid negative customer experiences and alienating this segment, we recommend that retailers maintain conventional functionalities, particularly human interaction, as AI adoption becomes more commonplace.

# ABOUT ACCESA

Accesa is a leading technology company headquartered in Cluj-Napoca, with an office in Oradea and 20 years of experience in turning business challenges into opportunities and growth. Coming together in strong tech teams with a customer-centric approach, they enable businesses to grow, delivering value for our clients, partners, industry, and community.

A value-driven organisation, it has established itself as a partner of choice for major brands in Retail, Manufacturing, Finance, and Banking. It covers the complete digital evolution journey of its customers, from ideation and requirements setup to software development and managed services solutions.

**20**

years of  
experience

**1200+**

IT specialists and  
Certified experts

**70+**

satisfied  
clients

**30%**

of the  
employees  
are German  
speakers

**98.9%**

of our customers say that  
by collaborating with us,  
they're able to meet their  
business objectives

**Want to unlock the  
potential of  
Artificial Intelligence  
in your organisation?**

**Get in touch**



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