

Agentic AI for Frontline Decision-Making: When Should Customer Conversations Stop?

Eva Ascarza
Harvard Business School

April 7, 2026

Learning When to **Quit** in Sales Conversations

Emaad Manzoor (Cornell)

Eva Ascarza (Harvard)

Oded Netzer (Columbia)



"But this ice is artisanal and glacier-sourced!"

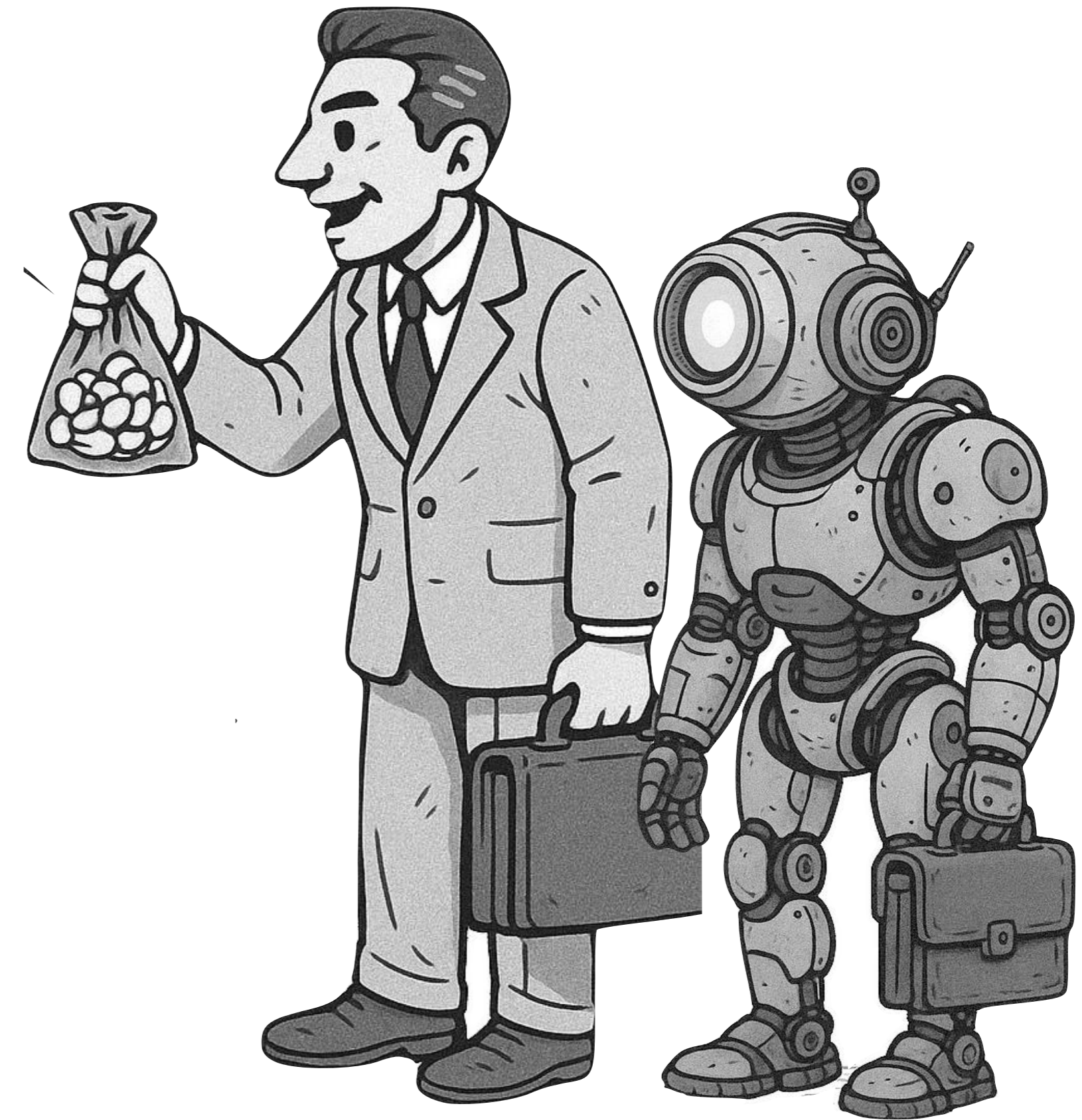
High-Volume Outbound Call Centers

- ▶ **\$315B** market globally (expected \$500B in 2027)
- ▶ Low success rates: **~2% on average**
- ▶ High Daily Call Volumes: **45 to 60 calls per day**
- ▶ Short window to engage, between **5 to 10 minutes** per prospect
- ▶ A lot of attention to **how to sell**

When to quit: Neglected sales decision

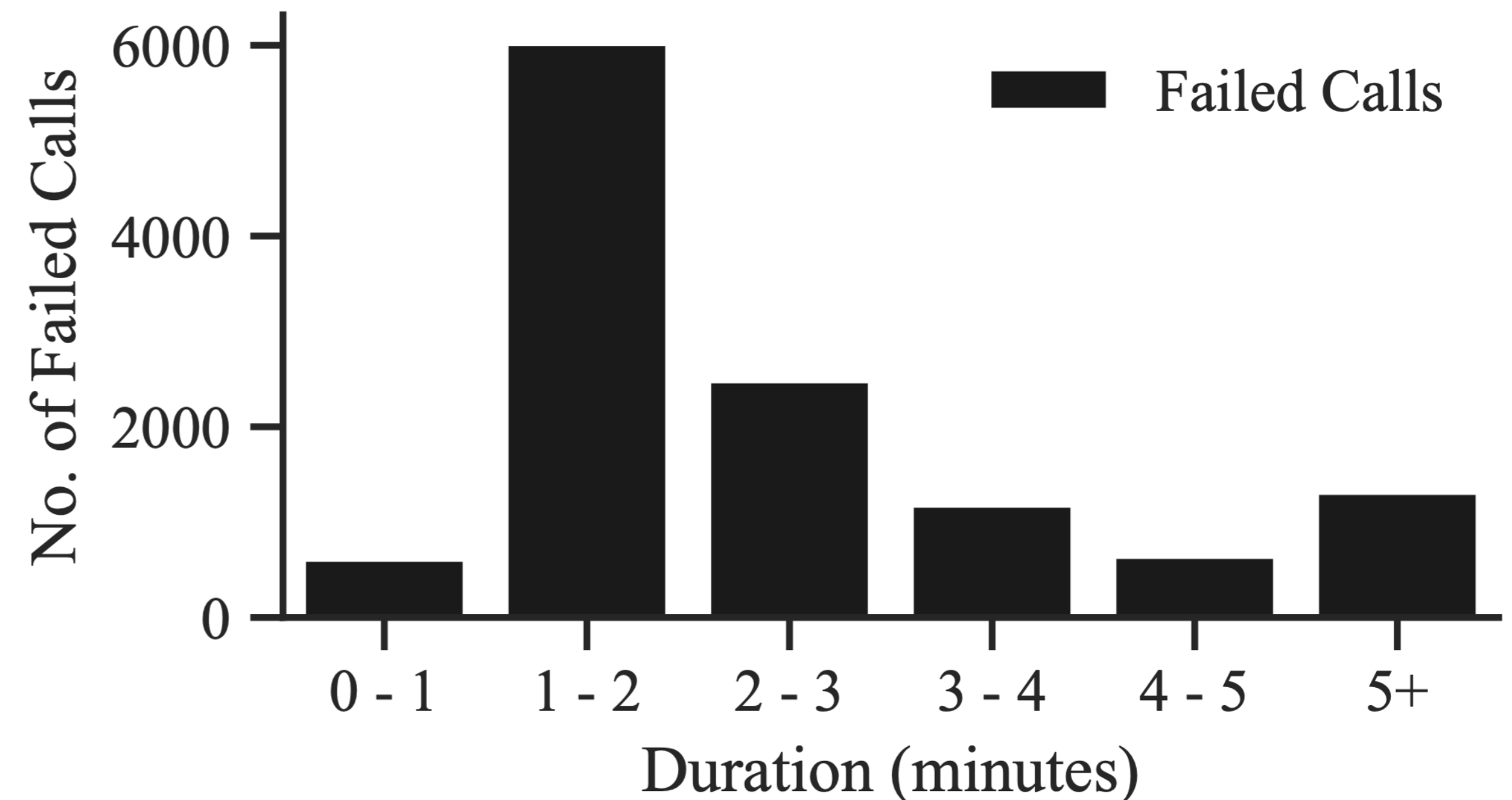
This Work: **Algorithmic** Disqualification

- ▶ We propose a **stopping agent** — a generative language agent that observes live conversations and decides whether and when to **quit**
- ▶ We evaluate our stopping agent on sales calls from a large European firm — **+37%** expected sales gain by reducing failed call time by **54%**
- ▶ We find evidence of **cognitively-constrained** salespeople — motivates need for **decision support**



Data & Opportunity

- ▶ Dataset: 11,627 first-contact outbound calls by 79 salespeople at a European telecom company over 1 month
 - ▶ Cross-selling campaign to sell energy, success \equiv confirmed energy contract
- ▶ 94.5% of calls **fail to end in a sale**, average failed call is **3 minutes** long
- ▶ **23 days** spent on failed calls in total



Salespeople spend **significant** time on failed calls

Do calls have early indicators of failure?

You are a sales agent predicting call success.

This is the first 60 seconds of the call between the salesperson Speaker 0 and consumer Speaker 1:

Speaker 0: ...

Correct Response

Speaker 1: ...

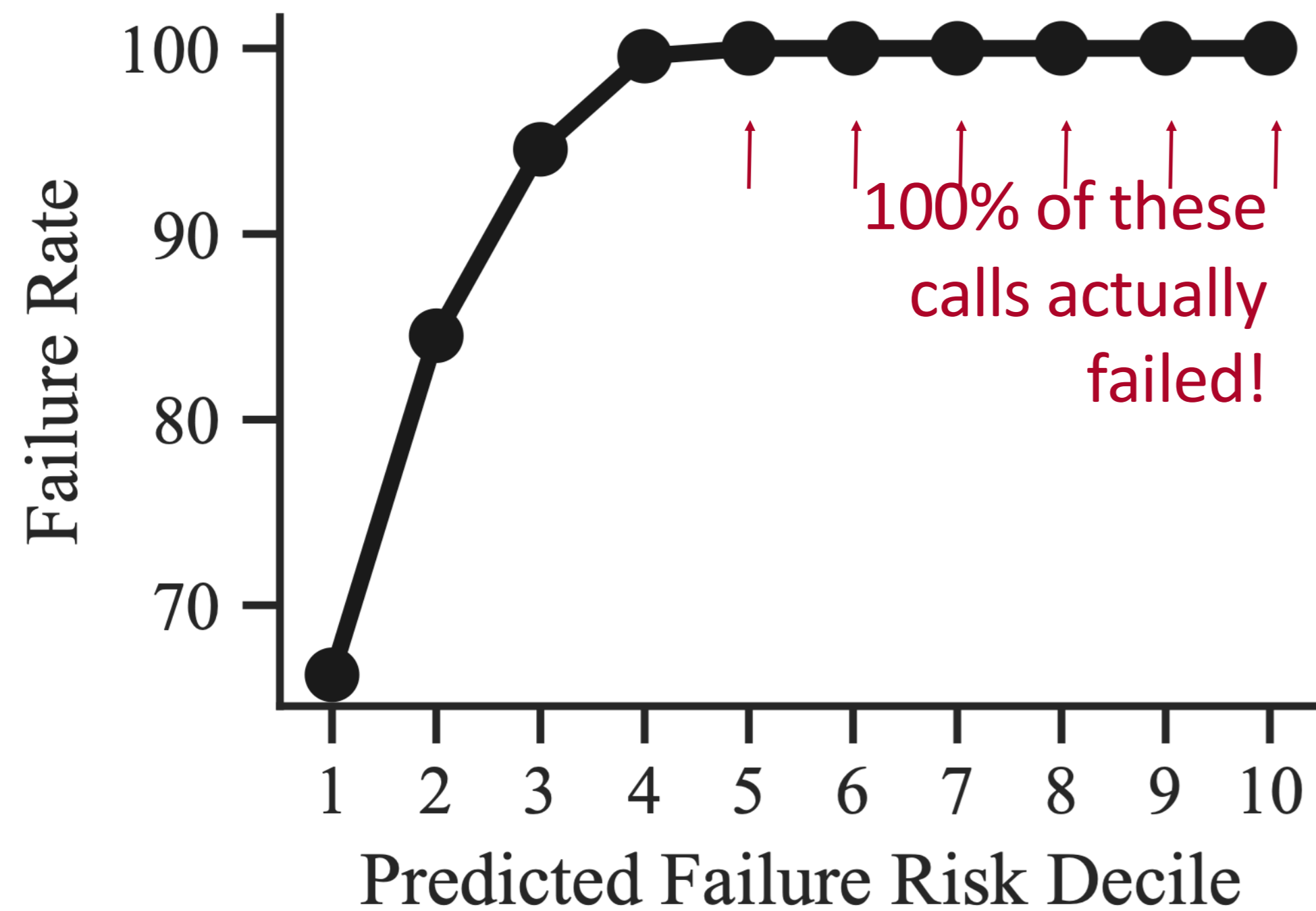
Will this call end in a sale? (answer yes or no):yes

- ▶ Create a subset of training calls (50%) and their transcripts (first 60 seconds)
- ▶ Wrap transcripts in a prompt
- ▶ Set correct response to **yes** or **no** based on if the call ended in a sale
- ▶ Fine-tune GPT 4.1 to minimize the correct response generation loss

Fine-tuned GPT 4.1 predicts failure risk ($\mathbb{P}[no | \dots]$) 60 seconds into the call

Do calls have early indicators of failure?

Applying the fine-tuned GPT-4.1 predictor to the 2,438 *test* set calls (~20%)



Call failure is predictable early — but when to act on these predictions?

Problem Definition

Defn 1. Policy $\pi_{\theta}(a_t|s_t)$: Action $a_t \in \{\text{quit}, \text{wait (do nothing)}\}$ given state s_t

State $s_t \equiv$ Transcript text until t

Orador 1 | bueno pues

Orador 1 | imagino que estamos hablando con su
senora

Orador 0 | si si si

Orador 0 | pues eso ahorros todos que quieras

Orador 0 | ponlos todos que quieras



$$\pi_{\theta}(a_t|s_t) = \text{quit}$$



Call ends

Problem Definition

Defn 1. Policy $\pi_{\theta}(a_t|s_t)$: Action $a_t \in \{\text{quit, wait (do nothing)}\}$ given state s_t

State $s_t \equiv$ Transcript text until t

Orador 1 | bueno pues

Orador 1 | imagino que estamos hablando con su senora

Orador 0 | si si si

Orador 0 | pues eso ahorros todos que quieras

Orador 0 | ponlos todos que quieras

$\pi_{\theta}(a_t|s_t) = \text{wait}$

State $s_{t+1} \equiv$ Transcript text until t+1

Orador 1 | bueno pues

Orador 1 | imagino que estamos hablando con su senora

Orador 0 | si si si

Orador 0 | pues eso ahorros todos que quieras

Orador 0 | ponlos todos que quieras

Orador 1 | de acuerdo

Orador 1 | pero hay alguna permanencia?

Orador 0 | no no no

Modeling Objective

We want to parameterize $\pi_{\theta}(a_t|s_t)$ with a pretrained generative large language model

- ▶ We want a sequential decision policy that fully leverages the language understanding of large, pretrained LLMs.
- ▶ BUT, standard approaches to learning LLM policies — via deep reinforcement learning — suffer from **instability**, hyperparameter **sensitivity**, and **lack of scalability**

Our solution: We show that estimating the stopping policy can be reformulated as imitation learning — **stable & scalable**

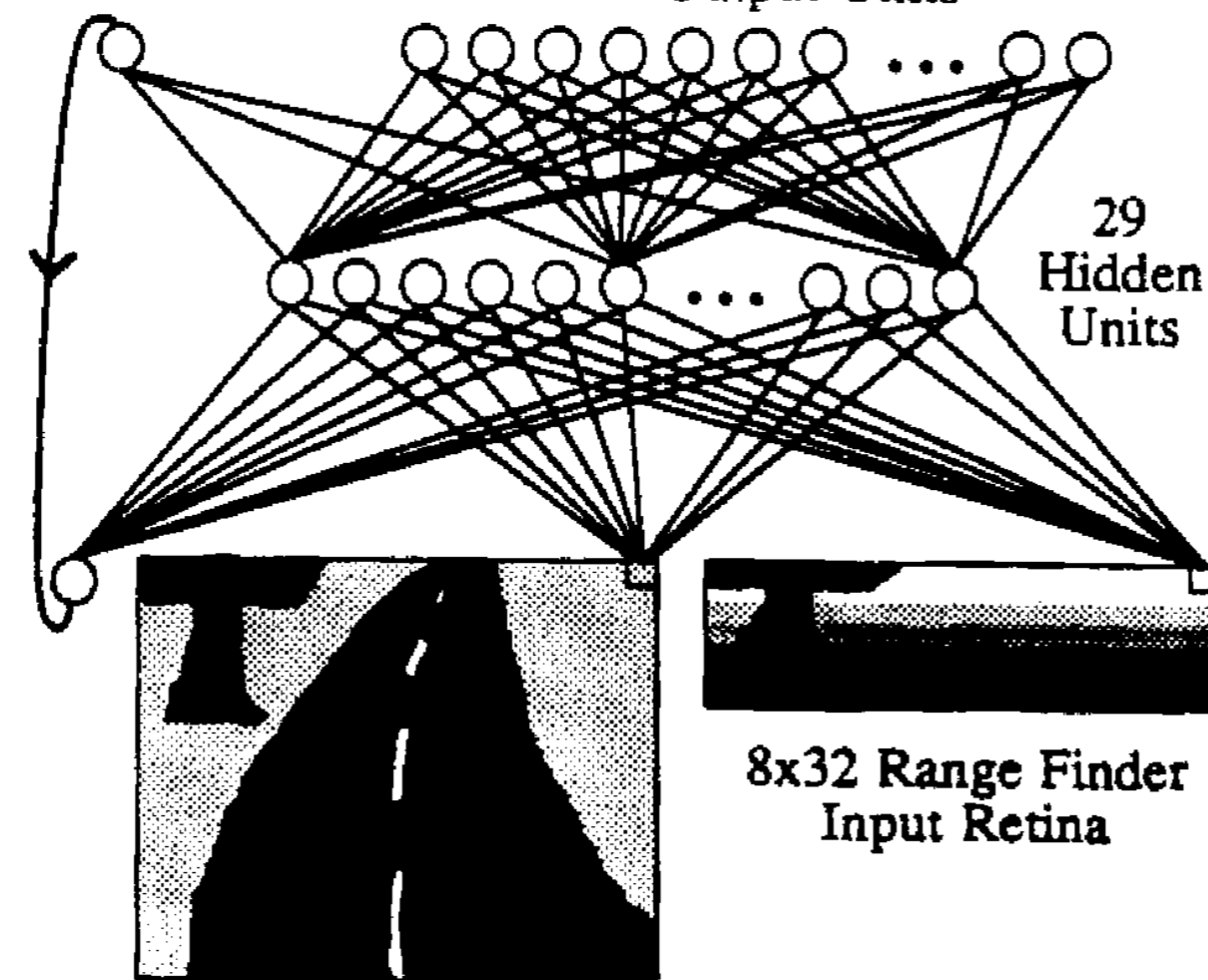
Learning via Imitation



Road Intensity
Feedback Unit

45 Direction
Output Units

29
Hidden
Units



30x32 Video

8x32 Range Finder
Input Retina

ALVINN
(Pomerlau, 1988)



Key disadvantage:

Need “expert” data and a good imitator

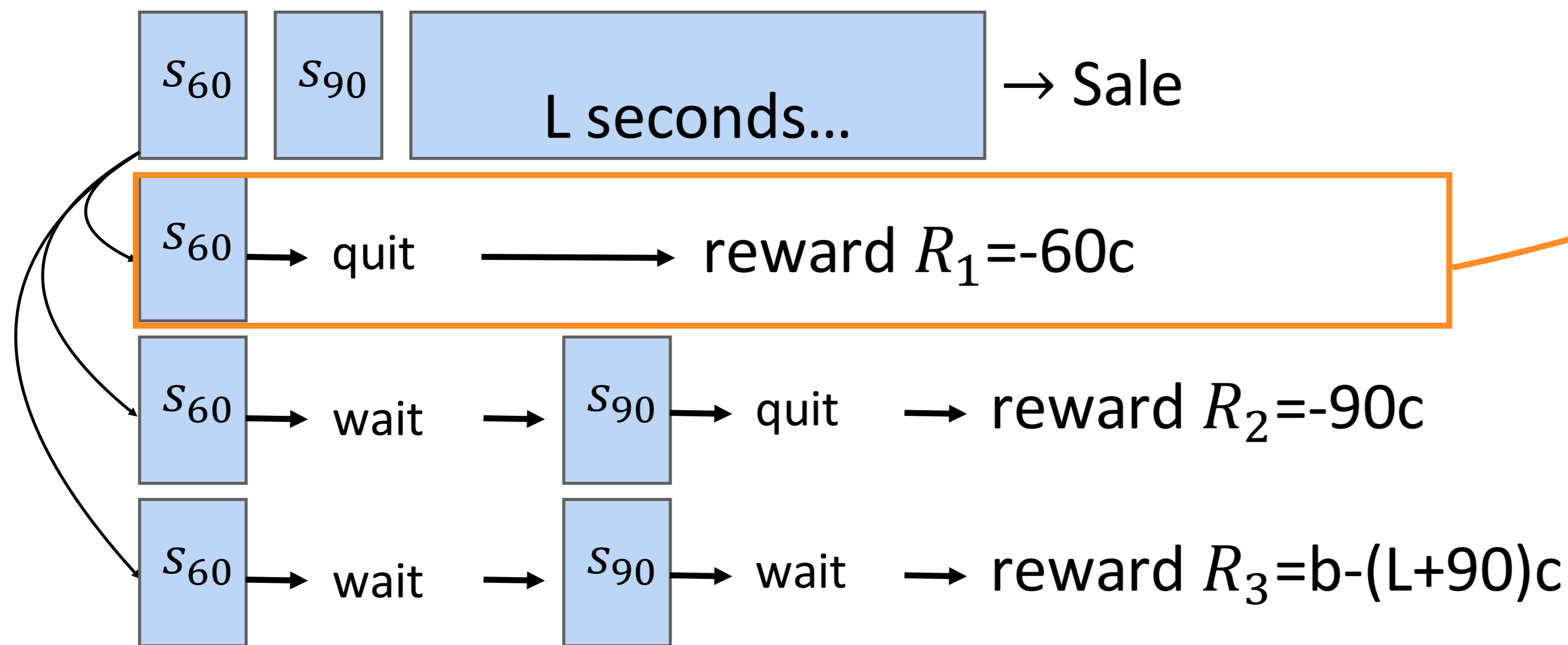
Key Insight: Inferring an Expert Policy

Example: Let $T=2$, waiting cost be c per second & benefit be b per sale

Calculate the cumulative
reward for every quitting time

τ

Say $R_1 > \max(R_2, R_3)$



State	Optimal Action
s_{60}	quit

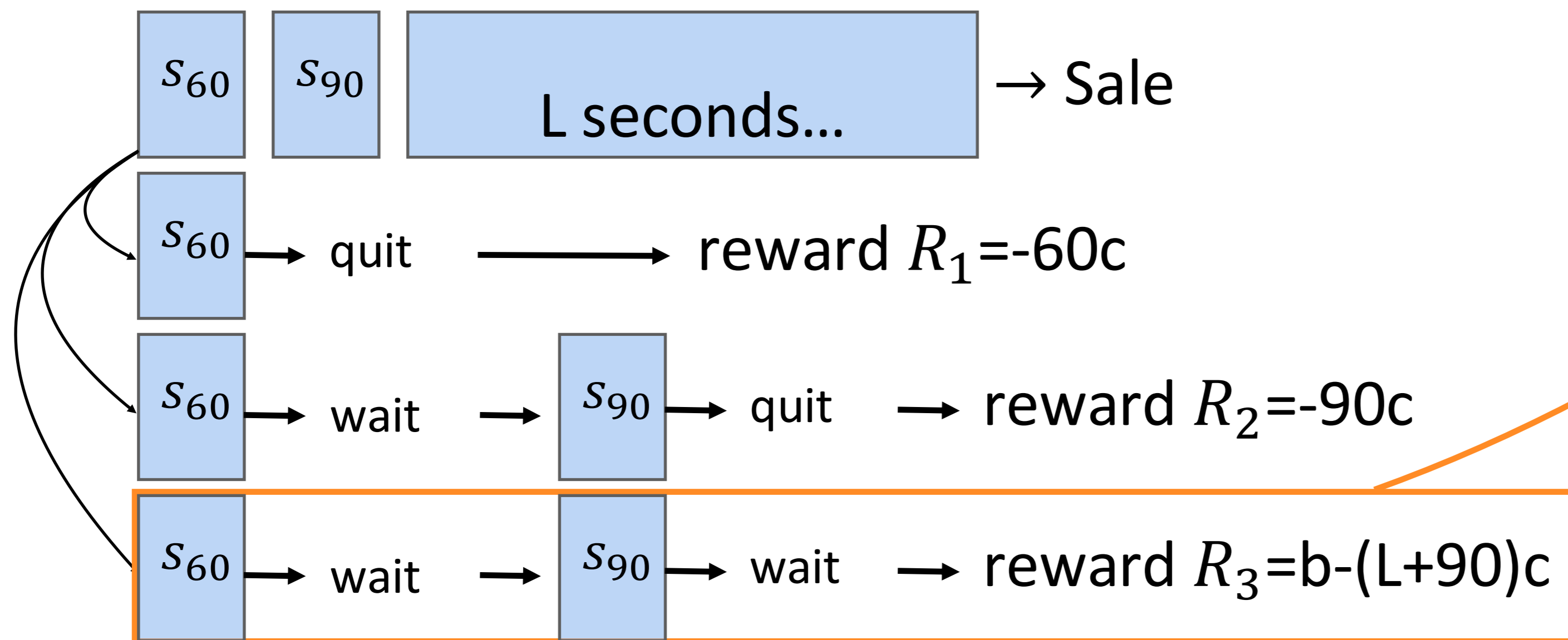
Record the optimal
state-action
trajectory (that
maximizes R_τ)

Key Insight: Inferring an Expert Policy

Example: Let $T=2$, waiting cost be c per second & benefit be b per sale

Calculate the cumulative reward for every quitting time τ

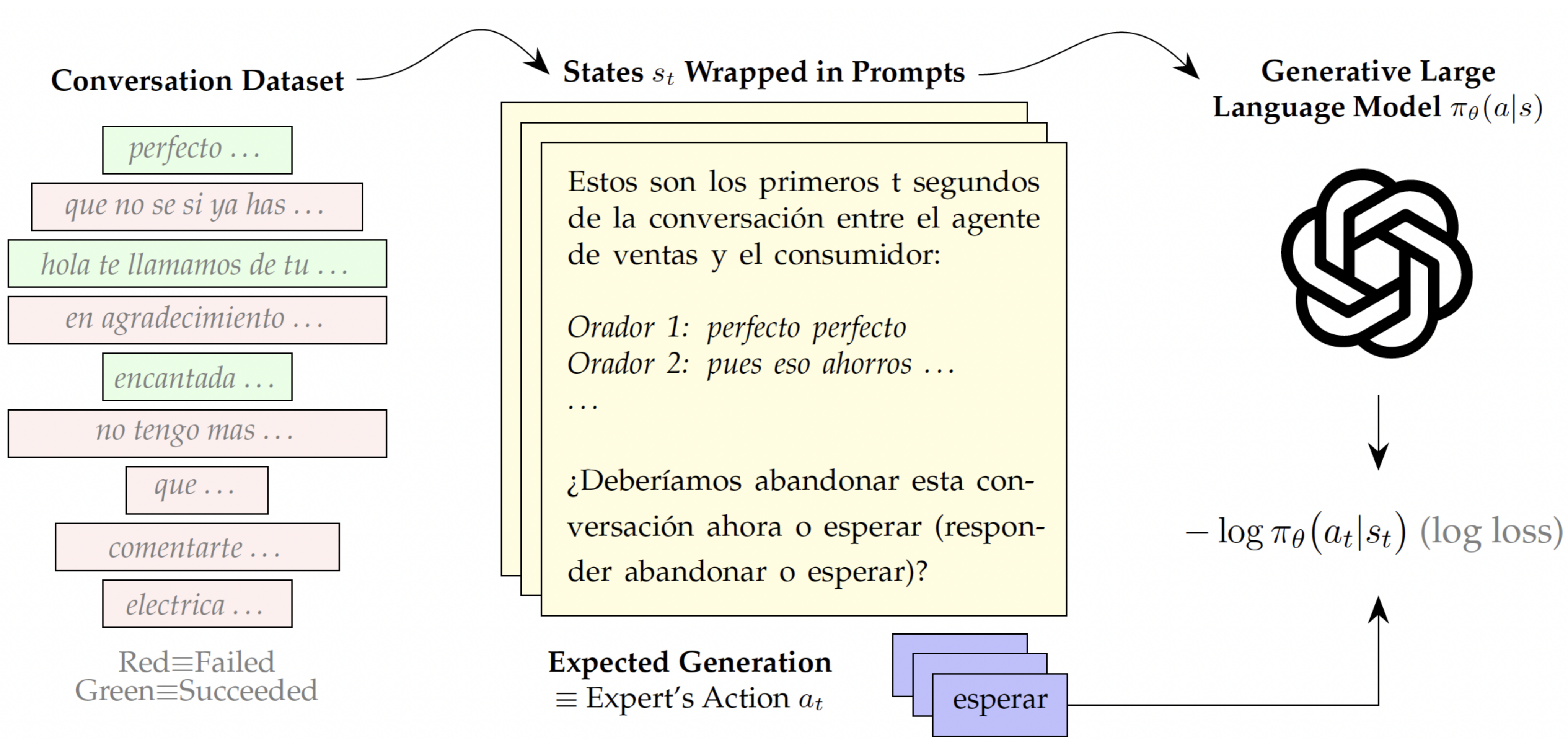
Say $R_3 > \max(R_1, R_2)$



State	Optimal Action
s_{60}	wait
s_{90}	wait

Record the optimal state-action trajectory (that maximizes R_τ)

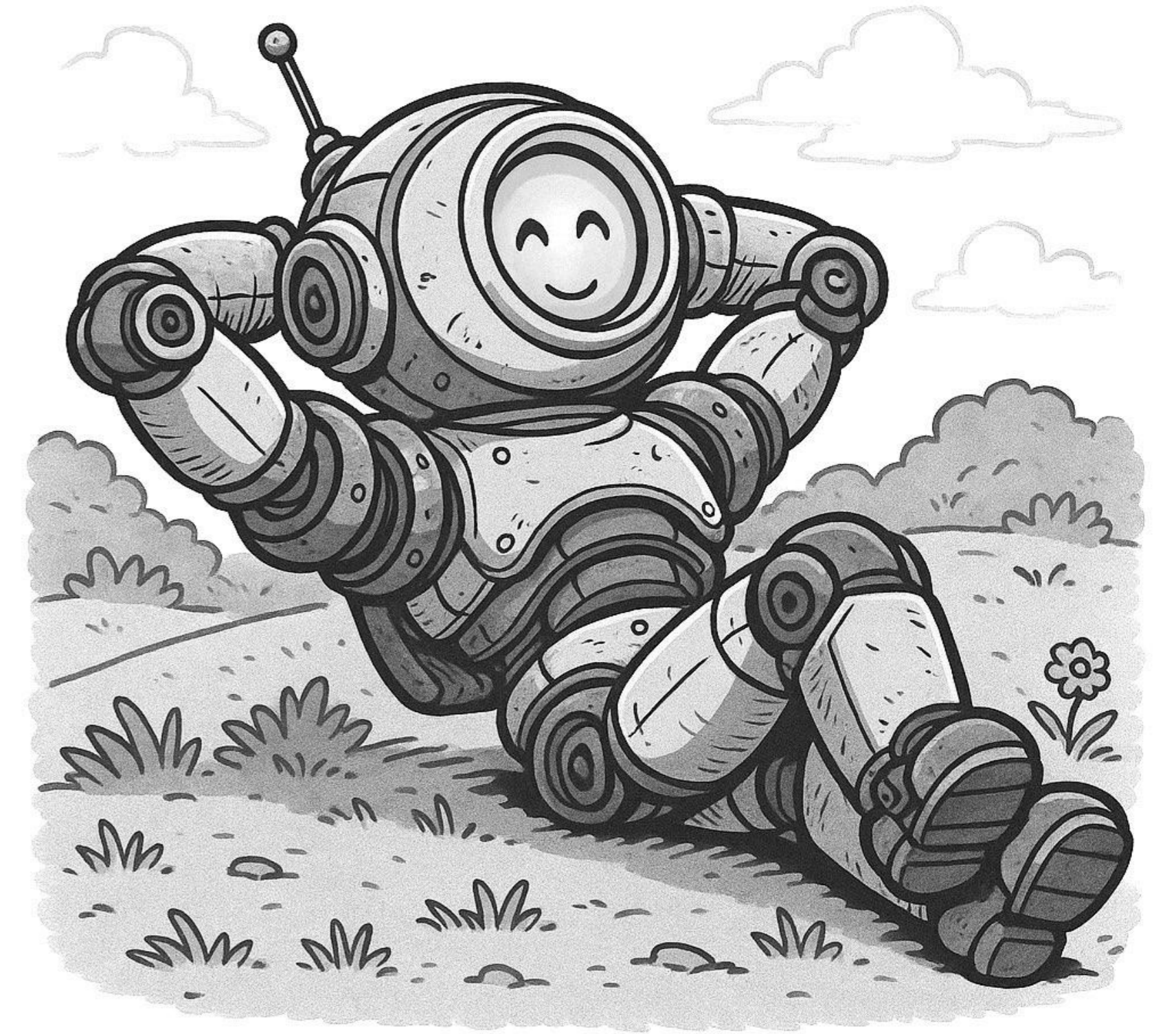
In a Nutshell...



So what have we gained?

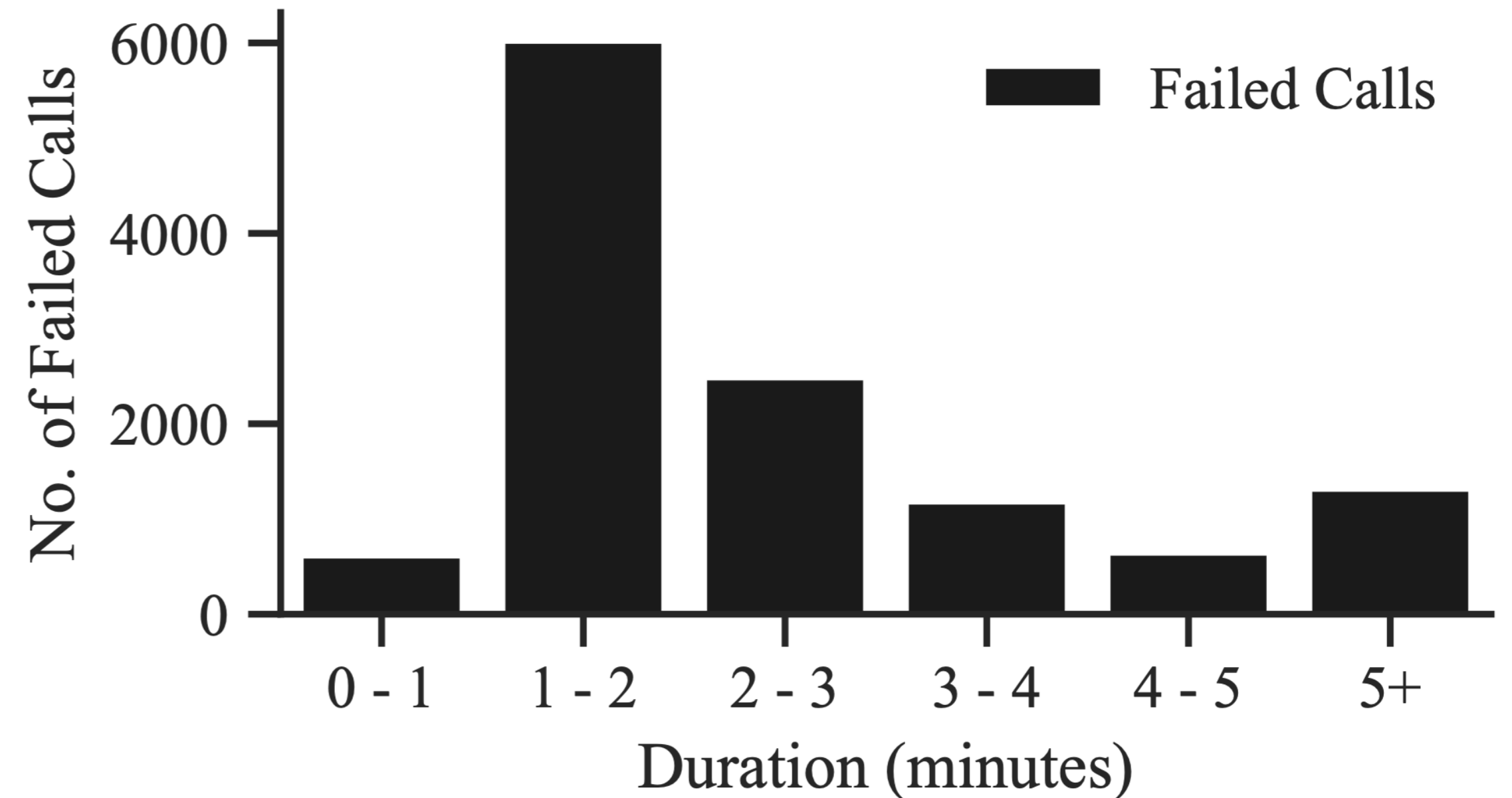
A sequential decision policy over textual states that:

- ▶ Is practical & scalable to estimate: Stable training, robust to hyperparameters, inherits scalability and tooling of language model fine-tuning
- ▶ Flexibly accommodates various LLMs: Can be used with [proprietary](#) language models locked behind restrictive APIs, and open-source ones
- ▶ Scales with technology and data: Easily adaptable to future vision, audio, and multimodal models when such data becomes available



Empirical Application

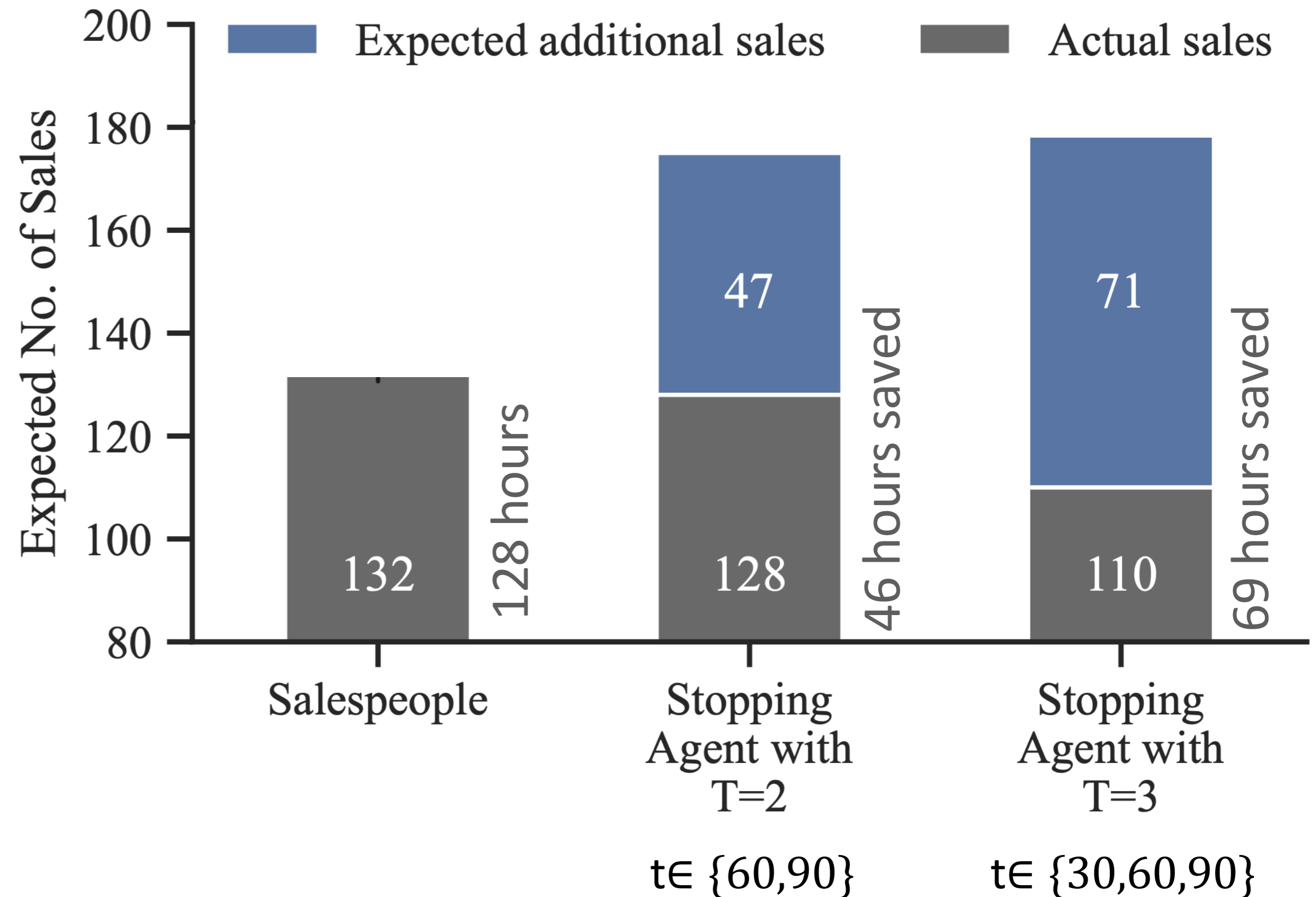
- ▶ 11,627 outbound cross-selling calls (first contact) by 79 salespeople at a large European telecom firm over 30 days
- ▶ 5.5% success rate, average call is 195 seconds long, failed call is **169 seconds** long, successful call is **630 seconds** long
- ▶ Each salesperson works 2 shifts, makes 147 calls on average over the month, has a success rate of 6.6%
- ▶ We hold out 2,438 calls ($\approx 20\%$) as a test set, 3,499 calls for validation ($\approx 30\%$), and train on the remaining ($\approx 50\%$)



Evaluation

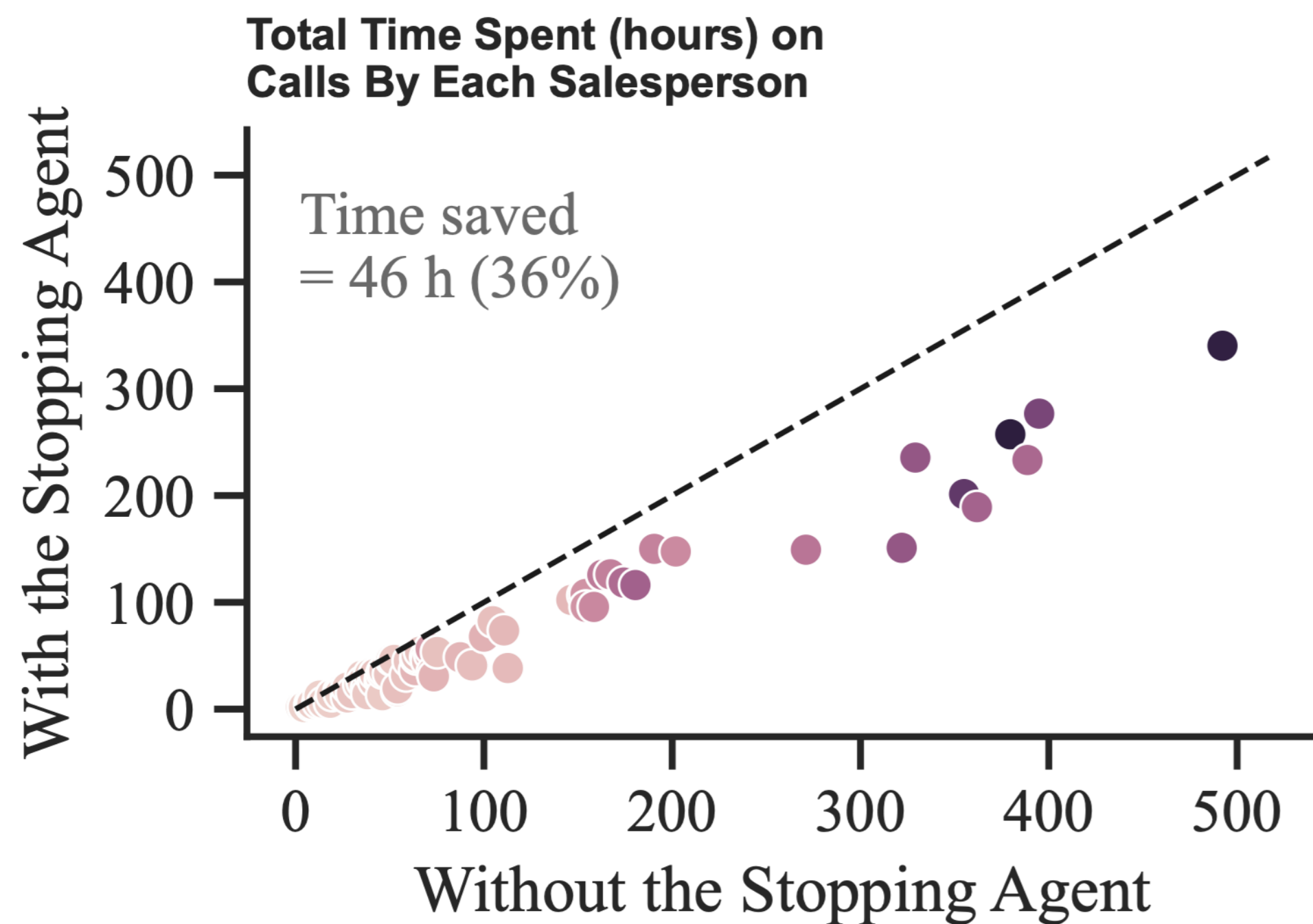
- ▶ Two GPT-4.1 stopping agents:
 - ▶ T = 2 quits at $t \in \{60, 90\}$
 - ▶ T = 3 quits at $t \in \{30, 60, 90\}$
- ▶ Our stopping agent only truncates calls \Rightarrow we can **exactly** calculate time saved Δt , and the sales lost
- ▶ We translate the time saved Δt into expected additional sales:

$$\frac{\Delta t}{\text{Avg. Call Duration}} \times \text{Success Rate}$$



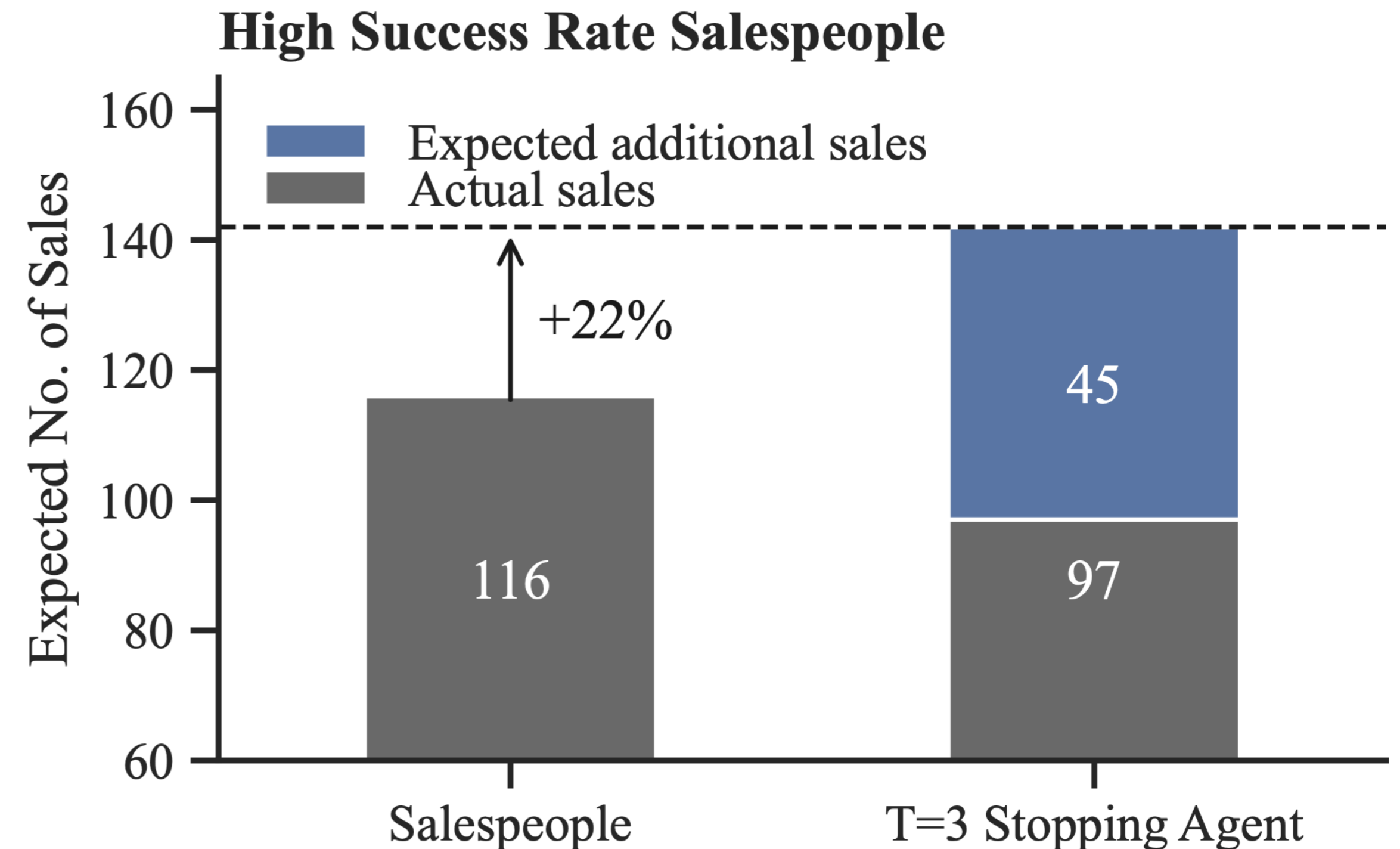
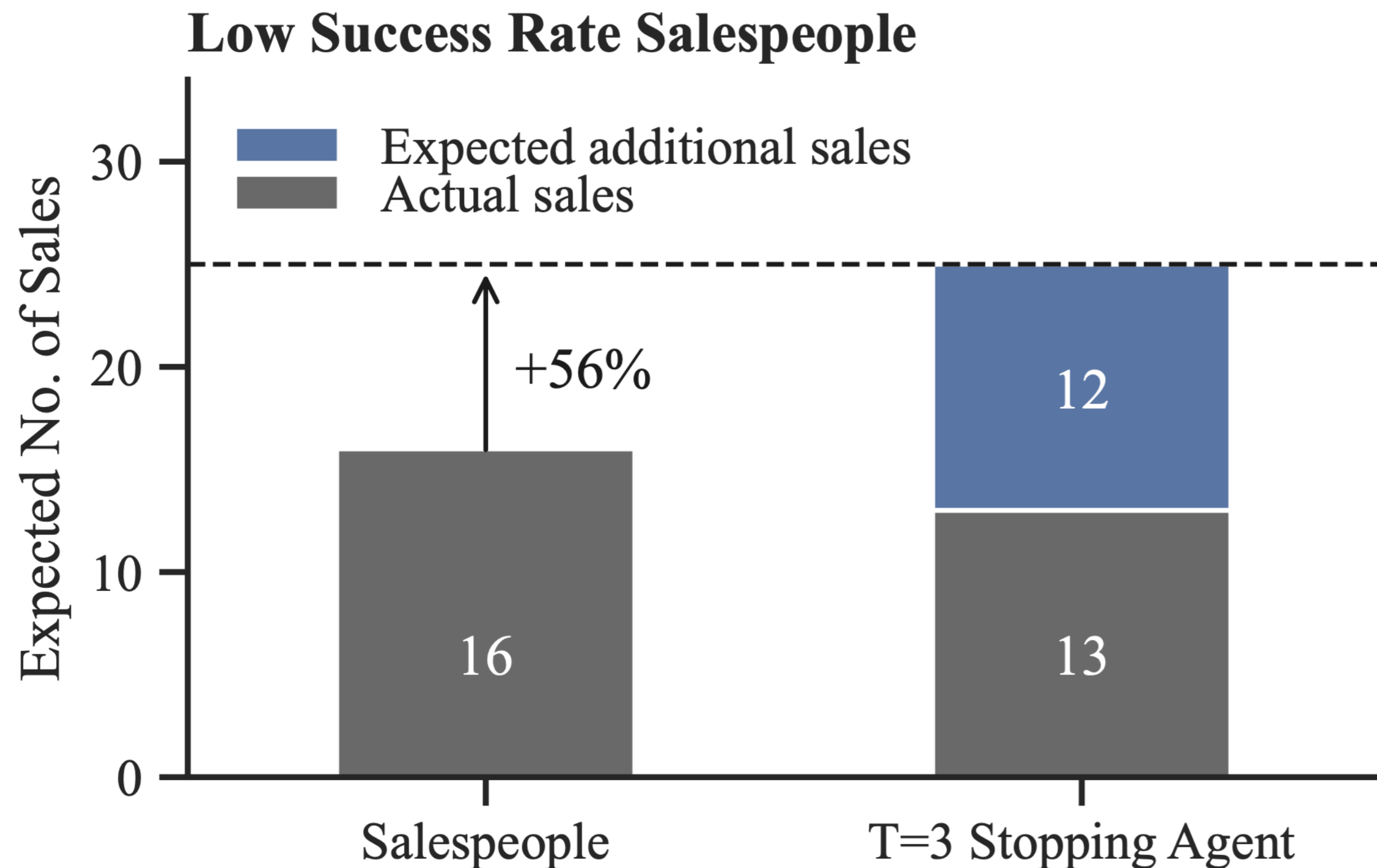
Gains per Salesperson for T=2

T=2 decision opportunities: at t=60 and at t=90



Heterogeneity with Salesperson Effectiveness

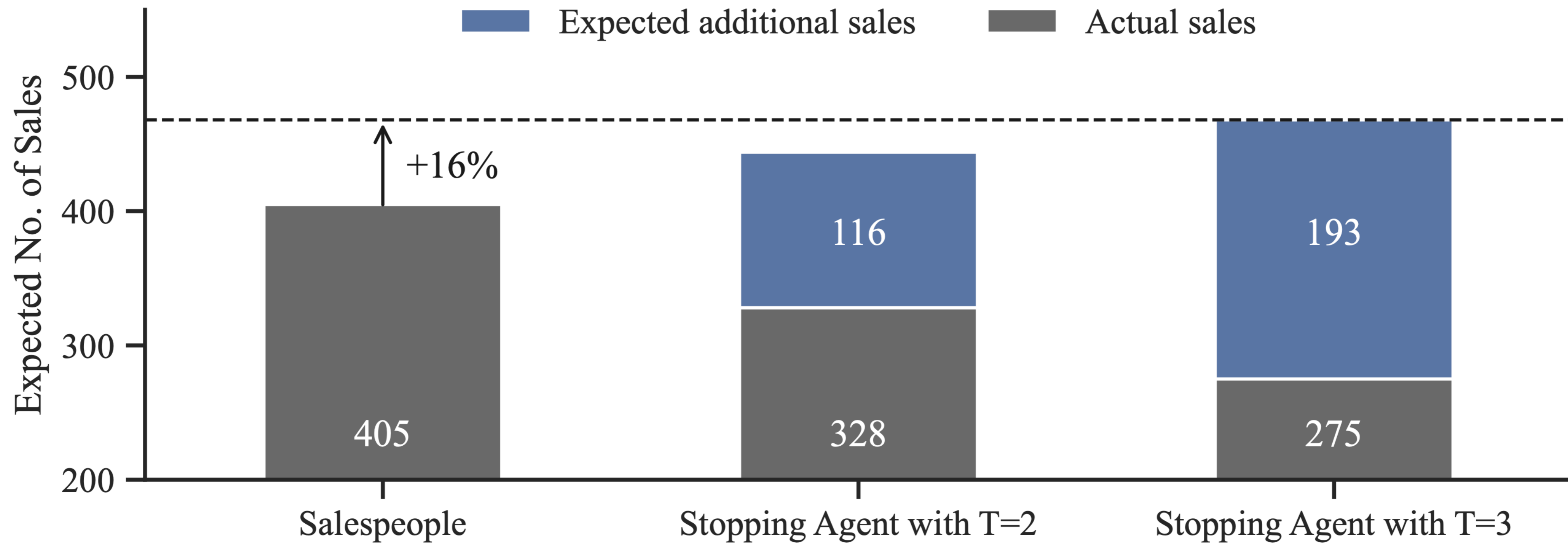
We observe sales gains in different salespeople subgroups without retraining



Note: Expected sales calculated using subgroup-specific average durations and success rates

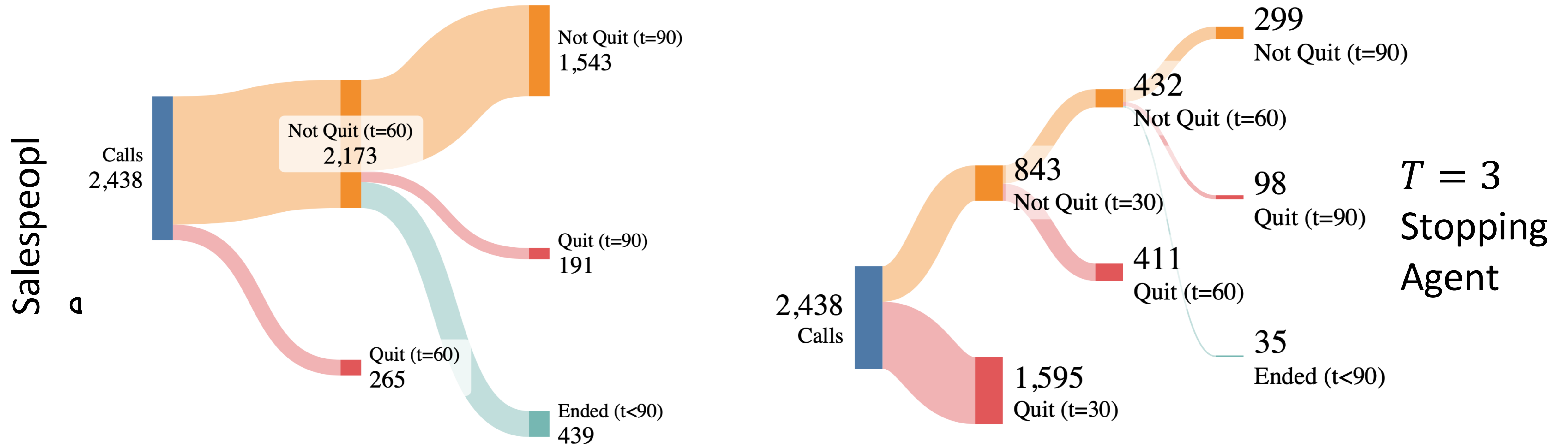
Effectiveness in *other* campaigns

New campaign that targets consumers of a **different sub-brand**. Only 31 salespeople overlap with the original campaign. Without retraining



The Stopping Agent is Robust to Distribution Shift

When do salespeople quit?

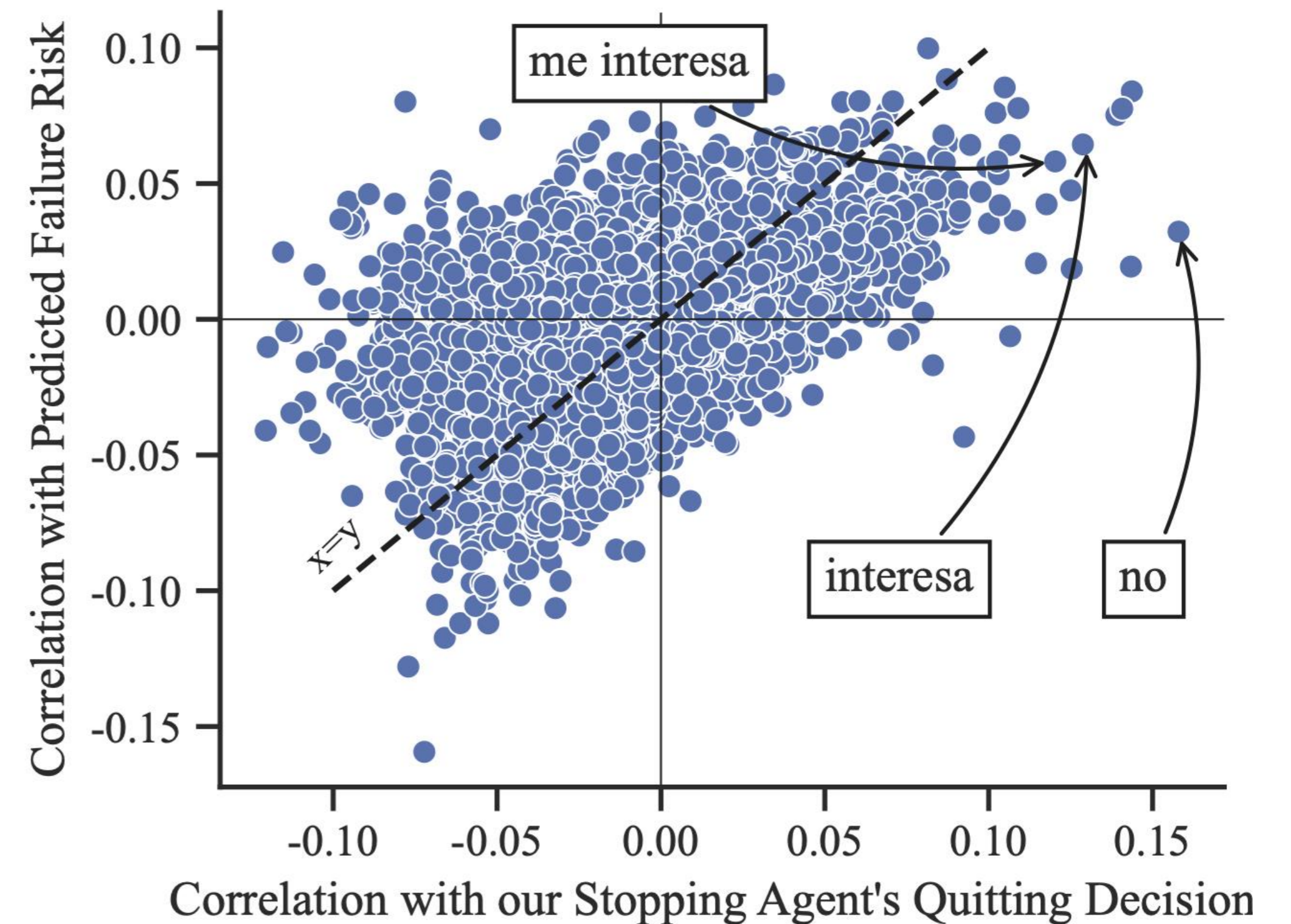


Now we observe humans and AI agents, so we explore which words predict...

1. Quitting decisions
2. Call outcomes

What predicts *quit* vs. *call failure*

Correlation of unigrams and bigrams with predicted failure risk at t=60



Outsized association of “no me interesa” with quitting relative to predicted failure risk

Demo

The screenshot shows a web application interface with a dark theme. At the top, the browser address bar displays 'eam398@cornell.edu@JCB-Res-EAM398: ~/dev/stopping-agents/app'. The interface is divided into several sections:

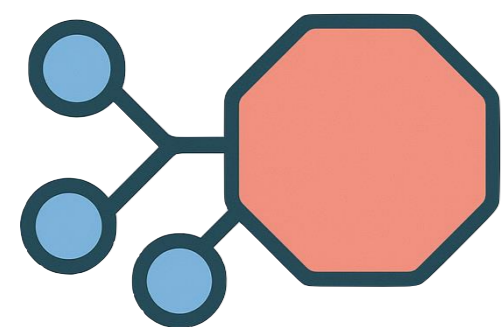
- Stopping Agents 0.1**: Language agents for optimal stopping. URL: <https://stoppingagents.com>
- Call Audio**: Recorded source: ../datasets/1697537130.31908_7145_66.wav. Time: 00:27 / 20:19. Below the text is a waveform visualization of the audio.
- Stopping Advice**: Waiting for next decision point.
- Conversation Log**: A list of time-stamped dialogue segments:
 - [0.00-5.00] ¿Te he ido a tiempo? Hola, sí, sí, perfecto.
 - [5.00-10.00] Perfecto, voy a dejarme un poquitín más por si acaso. Vale, cuéntame. Ah, está perfecto.
 - [10.00-15.00] Pues mira, he intentado abrir la aplicación para mirar lo de los teléfonos fijos y no...
 - [15.00-20.00] No me deja abrirla, o sea, yo la tengo descargada, la abro y me pone en servicio que no está operativo, no sé qué.
 - [20.00-25.00] Si me das un segundo, te pongo en alta voz e intento hacerlo de nuevo, ¿vale? Sí, tranquilo. Dame un segundo.

- ▶ Stopping agent with decision points at t=15, 30, 45 seconds
- ▶ Makes real-time decisions given the automatically-transcribed sales call
- ▶ Can be embedded in CRMs (e.g., Gong.io)



Conclusion

- ▶ We propose stopping agents: Language agents for **optimal conversation stopping**
- ▶ A general method for more efficient human-human communication
- ▶ We show **54% time savings** \Rightarrow **expected sales gains of 37%** on sales calls in the field
- ▶ Scalable, cost-effective, usable with both proprietary and open-source language models
- ▶ Suggestive evidence of **cognitively-bounded salespeople** — incentive alignment and contracts alone may not be sufficient to address inefficient disqualification



stoppingagents.com

Thank you!