



**How a negative
customer experience
can make you feel.**

How a negative customer experience can make you feel.

A negative customer service experience can have significant and lasting effects. For people who have experienced challenges such as trauma and homelessness, a negative experience can be more than just an inconvenience. It will influence a customer's perception of the business and can cause harmful emotions that can impact people's physical and mental wellbeing. These negative feelings can extend beyond the negative interaction into their home life, and further trigger a range of emotional and behavioural issues that may last sometime after the event.

Judgement

Many people who have experienced trauma and homelessness, may have also experienced discrimination, been judged because of their physical appearance and may already feel stigmatised. Being treated differently, ignored, denied a service, being asked to leave because of your presentation or the way in which you're trying to explain yourself, can all compound feelings of powerlessness, being undervalued and excluded.

Inclusivity

Inclusivity is essential in shaping a customer's experience and perception of a business. It is important to recognise that people have diverse needs and to implement consistent and clear non-discriminatory practices and policies. This ensures that all individuals feel welcomed and respected, regardless of their background, abilities, gender, socio-economic status, age, sexuality, ethnicity, or culture. Failing to prioritise inclusivity could create additional barriers that exclude people and hinder access to equitable service and support.

Engagement

For some people who have experienced trauma and homelessness, a negative customer experience can feel distressing and can trigger past emotions which result in a fight, flight or freeze response, which is an involuntary physiological change that happens in the mind and body when a person feels threatened. This response exists to keep people safe, preparing them to face, escape, or hide from danger. People may react or respond in a negative way, which can be perceived as being problematic, or it can result in dissociation, which is when a person disconnects from their thoughts, feelings, memories or sense of self, leading to avoidance, not verbalising their needs and ultimately leading to a decision to disengage and choose not to return.

Lasting effects

Experiences of trauma can leave people feeling overwhelmed and can create lasting negative emotions for both staff and customers, which can affect other parts of people's lives, health, self-confidence and relationships. A poor customer experience, especially in financial services, can trigger stress and anxiety. People who have experienced trauma are much more sensitive to perceived rejection or judgement, and so what may be seen as an 'over-reaction' could be a previous traumatic experience being triggered accidentally. People may then internalise feelings and blame themselves, self-sabotage, or avoid addressing the issue, only worsening their situation.

Businesses that treat customers with dignity and kindness, ensure that all customers feel included, valued, and respected, and this can have a positive and lasting impact.

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