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An Integrative Theoretical Model of Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness

Jose Pablo Camargo *, Jeffrey Guevara-Corzo and Jairo A. Torres-Peña 

Facultad de Ingenierías y Tecnologías, Instituto de Investigaciones Xerira, Universidad de Santander, Bucaramanga 680003, Colombia; jef.guevara@mail.udes.edu.co (J.G.-C.); jai.torres@mail.udes.edu.co (J.A.T.-P.)

* Correspondence: jos.camargo@mail.udes.edu.co; Tel.: +57-3153055934

Abstract

Disaster preparedness depends not only on hazard awareness but also on how individuals relate to institutions, evaluate risk information, interpret threats, and translate those interpretations into protective action. This study develops an integrative theoretical model connecting Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness. The model is developed through the conceptual integration of established theoretical perspectives and empirical evidence across disaster risk, risk communication, risk perception, institutional trust, and preparedness research. A sequential theoretical pathway is proposed in which Institutional Trust influences Risk Communication and Credibility, which in turn influences Risk Perception and subsequently Disaster Preparedness. Direct pathways from Institutional Trust and Risk Communication and Credibility to Disaster Preparedness are also retained alongside the proposed indirect pathways. Age and gender are incorporated as observed sources of heterogeneity in Risk Perception, while contextual heterogeneity, the risk-perception paradox, and potential institutional substitution effects are recognized as boundary conditions. The resulting model integrates institutional, informational, cognitive, and behavioral processes within a common theoretical architecture and provides a basis for subsequent measurement development and empirical evaluation through structural equation and MIMIC modeling.

Keywords: institutional trust; risk communication; credibility; risk perception; disaster preparedness; disaster risk reduction; theoretical model



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1. Introduction

Disaster risk reduction depends not only on institutional capacity to manage hazards but also on how individuals evaluate risk information, interpret threats, and translate those interpretations into protective action. Technical information alone does not guarantee that it will be trusted, perceived as personally relevant, or converted into preparedness behavior. Understanding how institutional relationships, communication, risk interpretation, and protective action interact therefore remains a central challenge in disaster risk research.

Different research traditions have addressed components of this process. Institutional trust influences reliance on authorities under conditions of uncertainty [1,2]; risk communication shapes the reception and interpretation of warnings [3–5]; risk perception reflects cognitive, affective, and social interpretations of hazards [6–8]; and preparedness research examines how risk awareness, coping capacity, and available resources are translated into

protective behavior [9,10]. However, these constructs are frequently examined separately or through models addressing only specific segments of the broader disaster decision-making process. Consequently, there remains a need for a theoretical framework capable of integrating these institutional, informational, cognitive, and behavioral components within a common explanatory architecture.

The theoretical contribution of the present study therefore does not rest on treating these constructs, or each individual relationship among them, as independently novel. Rather, it lies in specifying how mechanisms addressed across institutional-trust, risk-communication, threat-appraisal, and preparedness research can be organized within a common institutional–informational–cognitive–behavioral architecture. This integration makes it possible to formulate a connected set of direct and indirect propositions while also identifying conditions under which particular relationships may weaken, become negligible, or change direction.

Their relationships are also neither necessarily direct nor deterministic. Institutional trust may facilitate cooperation with authorities while, under some conditions, confidence in institutional protection may reduce incentives for personal preparedness [11]. Likewise, greater perceived risk does not necessarily result in protective action, as illustrated by the risk-perception paradox [8]. These relationships may further vary according to demographic, socioeconomic, experiential, cultural, geographic, and hazard-specific conditions [8,12,13].

Accordingly, this study develops an integrative theoretical model linking Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness. The framework organizes these constructs within an institutional–informational–cognitive–behavioral architecture incorporating direct and indirect pathways, while age and gender are included as observed sources of heterogeneity in Risk Perception. The proposed model establishes a central sequential pathway from Institutional Trust through Risk Communication and Credibility and Risk Perception to Disaster Preparedness, while retaining theoretically justified direct pathways to preparedness and recognizing contextual conditions that may alter their magnitude or direction.

2. Theoretical Background

2.1. Institutional Trust

Institutional trust is particularly relevant in disaster contexts because individuals often make decisions under uncertainty while depending on institutions for information, expertise, coordination, and protection. Trust reduces social complexity by enabling action without independently verifying all relevant information [14] and involves accepting vulnerability based on positive expectations regarding another actor's intentions or behavior [15]. These conditions are intrinsic to disaster management, where citizens frequently rely on scientific, governmental, and emergency-management institutions to assess hazards they cannot independently evaluate.

Institutional trust concerns expectations regarding both the capacity and willingness of institutions to fulfill their responsibilities. Perceived trustworthiness can be organized around ability, benevolence, and integrity [16], reflecting institutional competence, concern for public welfare, and adherence to principles such as honesty and consistency. Trust is predominantly relational and value-based, whereas confidence more directly concerns expectations of performance, competence, and reliability [2,12]. Trust may also coexist with skepticism, producing forms of critical trust in which individuals rely on institutions while continuing to evaluate their decisions and performance [17].

Trust becomes particularly consequential when hazards are complex, uncertain, or difficult to evaluate independently, functioning as a heuristic for assessing risk information [1].

Perceived value similarity can reinforce this mechanism [18]. Previous experiences with hazards, institutional performance, warnings, and emergency responses can also shape subsequent trust and risk evaluations [13,15]. Trust also operates across interconnected governmental, scientific, community, and interpersonal levels [19].

Its behavioral consequences, however, are not necessarily uniform. Trust can facilitate cooperation and acceptance of institutional recommendations, but confidence in institutional protection may also reduce perceived personal responsibility and incentives for preparedness [11]. Institutional trust may therefore facilitate protective behavior while, under particular conditions, also encouraging reliance on authorities or protective systems. Within the proposed theoretical architecture, Institutional Trust is conceptualized as the relational component reflecting individuals' expectations regarding the institutions responsible for understanding, communicating, and managing hazards. Its object is the institution rather than any particular warning or risk message, and it concerns broader expectations regarding institutional competence, benevolence, integrity, and reliability [2,15,16]. Institutional Trust is therefore conceptually distinct from the perceived credibility of specific risk information. An individual may generally trust an institution while evaluating a particular communication as unclear, inconsistent, delayed, or insufficiently credible; conversely, information may be evaluated as credible in a particular context even when broader trust in the institution is limited. Maintaining this distinction is essential to the proposed model because Institutional Trust represents the relational condition preceding the evaluation of risk communication rather than a component of that evaluation itself.

The object of Institutional Trust must also be explicitly specified. In the proposed model, Institutional Trust represents a general theoretical category applicable to institutions with responsibilities for understanding, communicating, or managing disaster risk; however, its empirical operationalization should be institution-specific. Trust in national or local government, emergency-management agencies, scientific institutions, emergency services, or community organizations should not be assumed to be interchangeable, because different institutional objects may generate different expectations and behavioral consequences [2]. Accordingly, empirical applications of the model should identify the relevant institutional object or objects before measurement. The model does not assume that trust in different institutions is interchangeable or that these evaluations necessarily constitute a higher-order factor; when multiple institutional objects are examined simultaneously, such a structure should be established empirically rather than assumed a priori.

2.2. Risk Communication and Credibility

Risk communication is a social process through which information about hazards, uncertainty, consequences, and protective actions is produced, transmitted, interpreted, and exchanged. Lasswell's formulation emphasizes the source, message, channel, audience, and effect of communication [20], while contemporary disaster frameworks additionally recognize feedback, social context, and the active role of receivers in processing information [3,5].

Technically accurate information does not automatically generate understanding or action. Individuals must receive, attend to, understand, believe, and personalize information before it can influence their decisions [4,21]. Effective messages should therefore be clear, specific, consistent, timely, and actionable, whereas ambiguity concerning hazard location, severity, timing, or recommended responses can encourage confirmation seeking and delay protective action [22].

Credibility is central to this process because equivalent messages can produce different responses depending on how their source and content are evaluated [23]. Communication research has traditionally examined credibility through receiver judgments involving perceived expertise and trustworthiness [24]. In the present model, however, credibility is

specified more narrowly as the receiver's evaluation of whether risk information encountered in a particular communication context is believable and trustworthy. Source-related evaluations may contribute to this judgment, but source credibility is not treated as interchangeable with the credibility dimension of Risk Communication and Credibility. When individuals cannot systematically evaluate information, they may rely on heuristic cues such as expertise, reputation, or familiarity [25], while perceived information insufficiency can motivate additional information seeking and processing [26].

These processes have become increasingly complex as individuals combine official sources, traditional and social media, community organizations, interpersonal networks, and user-generated content. Digital environments increase access to information while also exposing audiences to conflicting messages, source ambiguity, misinformation, and information overload [27,28]. Communication effectiveness therefore depends not simply on exposure, but on message quality, source credibility, institutional relationships, and the receiver's capacity to evaluate competing information. Accordingly, within the proposed model, Risk Communication and Credibility is conceptualized as the receiver's evaluation of risk-related information in terms of clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability, rather than as the objective volume or frequency of communication produced by institutions. Its primary object of evaluation is the risk information received within a communication context, rather than the institution as a generalized object of trust. Credibility is therefore treated as an information- and communication-specific evaluation that may be influenced by Institutional Trust but is not conceptually equivalent to it.

Within the proposed model, Risk Communication and Credibility does not represent the objective communication system itself, including the number of messages disseminated, communication channels used, institutional reach, or frequency of communication. Instead, it is conceptualized as a multidimensional, receiver-centered construct representing how individuals evaluate the risk information they receive within a disaster-risk communication context. Its theoretically relevant dimensions are clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability [5,29,30]. Clarity concerns whether the information is understandable to the intended receiver; consistency concerns whether messages are perceived as coherent across communications and sources; timeliness concerns whether information is perceived as arriving sufficiently early to support protective decisions; accuracy concerns whether the information is perceived as correct and dependable; credibility concerns whether the information is regarded as believable and trustworthy within the specific communication context; specificity concerns whether the information provides sufficiently concrete information about the hazard, affected population, location, or expected consequences; and actionability concerns whether the information provides usable guidance regarding feasible protective actions.

This conceptualization distinguishes these receiver-centered evaluations from characteristics of the broader communication environment. Source identifies who provides the information; channel identifies the medium through which it is delivered; frequency concerns how often communication occurs; objective timing concerns when a message is issued relative to the hazard or required response; reach concerns the population exposed to the communication; accessibility concerns whether individuals can obtain the information; and interactivity concerns the extent to which communication permits feedback or two-way exchange. These characteristics may influence how risk information is received and evaluated, but they are not treated as interchangeable dimensions of the focal construct. For example, objective message timing may influence perceived timeliness, and communication channel or accessibility may influence whether an individual encounters and can evaluate a message, but these characteristics remain conceptually distinct from the

receiver's subsequent evaluation of its quality and credibility. Similarly, credibility within Risk Communication and Credibility refers to the receiver's evaluation of risk information in a specific communication context rather than to generalized trust in the institution providing that information [31].

At the conceptual level, Risk Communication and Credibility is specified as a multi-dimensional construct composed of seven distinguishable but complementary evaluative dimensions: clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability. These dimensions represent different qualities through which receivers evaluate encountered risk information and are not assumed to be interchangeable manifestations of a single underlying perception. Risk information may, for example, be perceived as clear but insufficiently credible, accurate but untimely, or credible but insufficiently specific or actionable. The overarching construct therefore represents the combined evaluation of these complementary informational qualities rather than a single homogeneous judgment. Conceptually, this is consistent with a multidimensional composite representation in which each dimension contributes distinct information to the overall evaluation of Risk Communication and Credibility. This theoretical specification does not, however, predetermine the precise empirical measurement model. The relationships among the seven dimensions, their discriminant validity, and the suitability of alternative first-order or higher-order specifications should subsequently be examined through psychometric evaluation.

At the measurement level, the proposed dimensions should be operationalized through receiver-reported indicators referring to the risk information actually encountered by the respondent. Indicative items would assess, for example, whether the information was easy to understand (clarity), coherent with other communications received (consistency), received early enough to support action (timeliness), perceived as correct and dependable (accuracy), believable (credibility), sufficiently concrete about the hazard and its implications (specificity), and useful for identifying what protective action could be taken (actionability). By contrast, source, channel, frequency, objective timing, reach, accessibility, and interactivity should be measured separately when relevant to a particular empirical application and may be examined as communication-context variables, antecedents, covariates, or sources of heterogeneity.

2.3. Risk Perception

Risk perception refers to the subjective interpretation of threats rather than the simple reproduction of objective hazard characteristics. Individuals evaluate likelihood, severity, personal relevance, controllability, and potential consequences through cognitive and affective processes shaped by experience, emotions, culture, values, and social relationships [7]. The psychometric tradition similarly demonstrates that perceptions depend on characteristics such as dread, familiarity, controllability, catastrophic potential, and uncertainty, helping to explain why statistically comparable hazards can generate substantially different subjective responses [6].

Risk perception is strongly context-dependent. Culture, social norms, previous experience, institutional relationships, geographic conditions, and community history can influence whether hazards are regarded as relevant, controllable, or acceptable [8,32]. Institutional assessments and warning information provide additional inputs for judgments of severity, susceptibility, and probability, particularly when individuals cannot independently evaluate technical risk [1,7]. These effects also depend on how information is communicated: equivalent probabilities presented through different frequencies, frames, or time horizons can generate different subjective assessments [33].

Importantly, higher perceived risk does not necessarily produce protective action. The risk-perception paradox describes situations in which individuals recognize substantial

danger without adopting corresponding preparedness measures [8]. Risk perception can provide motivation for action, but its behavioral consequences depend on efficacy, resources, perceived responsibility, social conditions, and other factors that determine whether perceived threats can be translated into protective behavior. Within the proposed architecture, Risk Perception therefore represents the cognitive and affective component connecting the evaluation of risk information with the motivation for protective action.

2.4. Disaster Preparedness

Disaster Preparedness refers to the capacities, plans, resources, and concrete actions developed before a hazardous event to enable an effective protective response and reduce potential consequences [9,10,34,35]. In the proposed model, it is conceptualized primarily at the individual or household level and encompasses complementary domains of preparedness behavior and capacity, including planning and organizational arrangements, material preparedness, and the development or practice of protective skills. Examples include preparing emergency or evacuation plans, maintaining emergency supplies and relevant equipment, undertaking protective adjustments, participating in training or drills, and establishing procedures that can be activated when a hazard occurs. These domains are treated as components of a broader preparedness construct because they represent different ways in which anticipatory capacity can be developed before an event.

This definition distinguishes Disaster Preparedness from conceptually related but non-equivalent outcomes. Knowledge of hazards or recommended protective actions may facilitate preparedness but does not itself demonstrate that preparatory action has occurred. Similarly, intention or willingness to prepare represents a motivational state that may precede action rather than preparedness itself. Perceived readiness refers to an individual's subjective assessment of being prepared and may differ from objectively reported plans, resources, skills, or actions. Collective or community preparedness is also relevant to disaster-risk management but operates at a different level of analysis from the individual- or household-level construct specified in the present model. These concepts may therefore be examined as antecedents, correlates, complementary outcomes, or higher-level contextual conditions, but they should not be treated as interchangeable indicators of Disaster Preparedness.

Disaster Preparedness should therefore not be understood as an automatic behavioral consequence of recognizing or perceiving a hazard. The translation of perceived risk into protective action also depends on whether individuals believe that effective protective responses exist, perceive themselves as capable of performing them, possess sufficient knowledge and resources, and consider the required actions feasible within their circumstances. Social-cognitive approaches to disaster preparedness accordingly distinguish threat-related motivation from mechanisms such as self-efficacy and response efficacy that contribute to intention formation and preparedness decisions [36], while household-preparedness research similarly emphasizes the importance of knowledge, motivation, resources, self-efficacy, and social support [37]. More recent empirical research likewise indicates that preparedness is associated with the availability of disaster-management resources and with individual and contextual factors rather than with risk awareness alone [38], while protection-motivation research further emphasizes the role of coping-related appraisals in preparedness processes [39]. These coping-related conditions help explain why individuals with comparable levels of Risk Perception may exhibit substantially different levels of Disaster Preparedness.

Taken together, these characteristics position Disaster Preparedness as the behavioral component of the proposed theoretical architecture, connecting institutional relationships, information evaluation, threat interpretation, capability, and protective action. In the

present model, coping-related conditions are not introduced as an additional latent construct because their conceptual domain encompasses several theoretically distinct mechanisms and resources. Instead, they are recognized as conditions affecting the translation of Risk Perception into Disaster Preparedness and are incorporated into the interpretation and boundary conditions of P3.

Finally, preparedness is socially embedded. Household actions occur within networks involving families, communities, governments, and emergency institutions that provide norms, information, infrastructure, training, and resources. Preparedness therefore emerges from the interaction between individual agency and collective capacity.

3. Development of the Integrative Theoretical Model

3.1. Conceptual Approach

The proposed model was developed to integrate four conceptual domains that have been extensively examined in disaster-risk research but are frequently addressed through separate theoretical traditions: Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness. Rather than treating these constructs as independent predictors of protective behavior, the model considers their potential positions within a connected explanatory process linking institutional relationships, information evaluation, threat interpretation, and protective action.

The conceptual architecture distinguishes the four constructs according to their primary theoretical function. Institutional Trust represents the relational component, reflecting individuals' expectations regarding the institutions responsible for understanding, communicating, and managing hazards. Risk Communication and Credibility represents the informational component through which hazard-specific information is received and evaluated by individuals in terms of its perceived quality, credibility, and usefulness for protective action. Risk Perception represents the cognitive and affective component through which individuals interpret the likelihood, severity, personal relevance, and potential consequences of hazards. Disaster Preparedness represents the behavioral component through which individuals or households develop plans, resources, skills, and other anticipatory capacities and undertake concrete protective actions before hazardous events.

This differentiation provides the basis for an institutional–informational–cognitive–behavioral architecture. The model does not assume that these components necessarily operate through a single deterministic sequence. Instead, it allows for sequential, direct, and indirect relationships and recognizes that transitions between components may depend on individual and contextual conditions.

3.2. Theoretical Basis for Model Development

The relationships incorporated into the model were developed through the conceptual integration of established theoretical perspectives and empirical evidence from institutional trust, risk communication, risk perception, and disaster preparedness research. The purpose of this integration was not to provide an exhaustive or systematic synthesis of the existing literature, but to establish the theoretical basis and empirical plausibility of the mechanisms connecting the four constructs.

Particular attention was given to evidence addressing the relationships between Institutional Trust and Risk Communication and Credibility, Risk Communication and Credibility and Risk Perception, Risk Perception and Disaster Preparedness, Risk Communication and Credibility and Disaster Preparedness, and Institutional Trust and Disaster Preparedness. Theoretical perspectives addressing social and institutional trust, source credibility, warning reception, information processing, threat appraisal, coping processes, and protec-

tive decision-making were considered to identify mechanisms capable of explaining these relationships [1–8,10,11].

Empirical evidence was considered alongside these theoretical mechanisms to assess whether associations consistent with the proposed relationships have been reported across disaster and hazard contexts and to identify circumstances under which their magnitude or direction may vary. Such evidence is used to establish empirical plausibility rather than to validate the proposed architecture. Contradictory or context-dependent findings were treated as theoretically informative rather than as evidence to be excluded. In particular, evidence concerning situations in which elevated Risk Perception does not translate into Disaster Preparedness [8] and circumstances in which confidence in institutional protection may reduce incentives for individual protective action [11] informed the identification of potential boundary conditions.

This approach allows the proposed architecture to incorporate convergent evidence without assuming that relationships documented in previous studies are universally applicable. Theoretical compatibility, empirical plausibility, and evidence of contextual variation therefore jointly inform the relationships incorporated into the model.

The proposed model builds on, but is distinct from, established frameworks addressing particular components of disaster-related decision-making. The Protective Action Decision Model (PADM) provides the closest conceptual precedent because it integrates environmental and social cues, warning messages, threat perceptions, protective-action perceptions, stakeholder perceptions, and situational facilitators and impediments in explaining protective-action decisions [4]. Protection Motivation Theory (PMT) focuses more specifically on threat appraisal and coping appraisal as determinants of protection motivation [40], whereas Risk Information Seeking and Processing (RISP) models explain the individual and informational conditions that motivate information seeking and processing [26]. Trust–risk frameworks, in turn, explain how relational trust and confidence shape reliance on institutions and risk-related judgments [2]. The proposed model does not seek to replace these frameworks or reproduce their complete internal mechanisms. Its incremental contribution is to isolate and connect a specific institutional–informational–cognitive–behavioral mechanism that is not represented as such in any one of them. Institutional Trust is specified as a relational antecedent distinct from the receiver’s evaluation of particular risk information; Risk Communication and Credibility is positioned as the informational interface through which institutional relationships may become connected with hazard-specific appraisal; Risk Perception represents the cognitive and affective interpretation of threat; and Disaster Preparedness is restricted to pre-event capacities and undertaken protective actions. This architecture consequently makes it possible to distinguish relationships operating through the informational and cognitive components from relationships connecting Institutional Trust or Risk Communication and Credibility more directly with preparedness. Relative to PADM in particular, the contribution is therefore not the introduction of communication, stakeholder-related evaluations, or threat perception into protective decision-making, but the explicit conceptual separation of generalized Institutional Trust from communication-specific evaluation and the positioning of these constructs within a focused pathway toward pre-event Disaster Preparedness.

3.3. Model Construction and Testable Propositions

Model construction followed a relationship-centered logic in which each proposed pathway was considered in terms of its theoretical mechanism, empirical plausibility, compatibility with the conceptual role assigned to each construct, and evidence of potential contextual variation. This process resulted in three complementary levels of relationships within the proposed architecture.

First, the central sequential mechanism connects Institutional Trust → Risk Communication and Credibility → Risk Perception → Disaster Preparedness. This sequence represents the proposed progression from institutional relationships to the evaluation of risk information, from information evaluation to threat interpretation, and from threat interpretation to protective action. Second, direct pathways from Institutional Trust and Risk Communication and Credibility to Disaster Preparedness are retained because institutional cooperation and actionable information may contribute to preparedness without operating entirely through changes in Risk Perception. Third, age and gender are incorporated as observed sources of heterogeneity in Risk Perception, reflecting potential sociodemographic variation in threat appraisal without treating these characteristics as additional stages of the central sequence.

The architecture further incorporates indirect mechanisms connecting the central constructs. Risk Communication and Credibility is proposed to transmit part of the relationship between Institutional Trust and Risk Perception, while Risk Perception is proposed to transmit part of the relationship between Risk Communication and Credibility and Disaster Preparedness. Together, these mechanisms generate a sequential indirect pathway through which Institutional Trust may ultimately be associated with Disaster Preparedness through the intervening informational and cognitive components of the model.

The proposed relationships are formulated as empirically testable theoretical propositions rather than established causal effects. The directional arrows in the model represent theoretically specified relationships whose empirical plausibility is informed by previous theoretical and empirical research; they should not be interpreted as evidence that the corresponding causal sequence or mediation mechanisms have already been demonstrated. This distinction is particularly important because a substantial part of the empirical literature informing the model is observational or cross-sectional and therefore cannot, by itself, establish temporal ordering or causality. The expected direction, theoretical justification, and potential qualifications of each proposed relationship are developed individually in Section 4. Particular attention is given to the risk-perception paradox, potential institutional substitution effects, and socioeconomic, cultural, geographic, experiential, institutional, and hazard-specific conditions that may alter the magnitude or direction of particular relationships.

The model distinguishes between formally specified relationships and theoretically identified boundary conditions. P1–P10 represent relationships for which the model specifies an empirically testable association, direct effect, or indirect mechanism. By contrast, the risk-perception paradox, institutional substitution, and broader contextual heterogeneity identify conditions under which particular propositions may weaken, strengthen, become statistically negligible, or, where theoretically plausible, change direction. These boundary conditions are not represented as additional formal moderation paths in Figure 1 because the available theoretical and empirical evidence does not support a single direction or functional form that can be specified consistently across populations and hazard contexts. Instead, their implications for particular propositions are developed in Sections 5.4–5.6 and provide a basis for subsequent context-specific moderation hypotheses.

To further specify the empirical meaning of the proposed architecture, Table 1 summarizes the conceptual definition, principal dimensions or domains, indicative measurement domains, and theoretical basis of each model component. The table is intended to establish prospective operational boundaries rather than to prescribe a validated measurement instrument. The indicative measurement domains identify the types of observations through which each construct could subsequently be evaluated, while the dimensional and measurement structure of the latent constructs remains subject to psychometric validation.

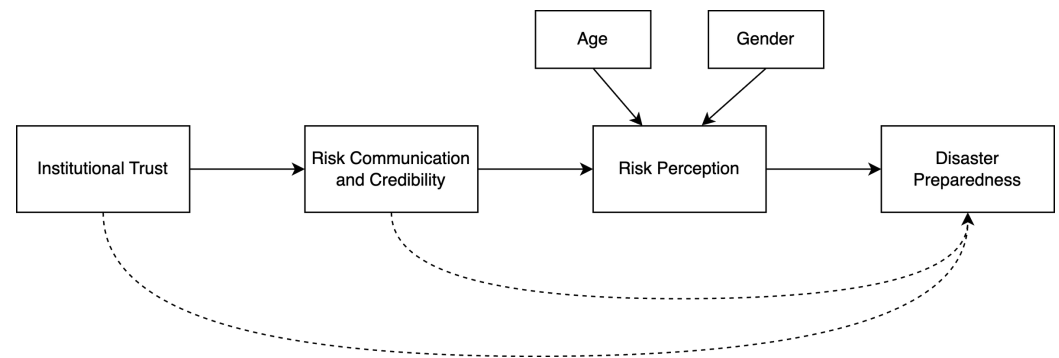


Figure 1. Integrative theoretical model of Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness. Note. Solid arrows represent the central sequential relationships proposed among Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness, together with the observed associations of age and gender with Risk Perception. Dashed arrows represent the additional direct relationships proposed from Institutional Trust and Risk Communication and Credibility to Disaster Preparedness. Positive associations are expected for Institutional Trust → Risk Communication and Credibility (P1), Risk Perception → Disaster Preparedness (P3), and Risk Communication and Credibility → Disaster Preparedness (P4), although P3 may vary in magnitude according to coping-related and contextual conditions. No universal directional expectation is imposed for Risk Communication and Credibility → Risk Perception (P2), Institutional Trust → Disaster Preparedness (P5), Age → Risk Perception (P9), or Gender → Risk Perception (P10). P6–P8 represent indirect mechanisms generated by the corresponding constituent pathways and therefore do not require additional arrows. All pathways represent theoretical propositions for subsequent empirical testing and do not imply empirically established causal effects. The risk-perception paradox, institutional substitution, and broader contextual heterogeneity are treated as boundary conditions that may alter particular relationships and are discussed in Sections 5.4–5.6 rather than represented as universally specified moderation paths.

Table 1. Conceptual definition and prospective operationalization of the model components.

Construct/ Variable	Conceptual Definition	Principal Dimensions or Domains	Indicative Measurement Domains	Key References
Institutional Trust	Individual expectations regarding the trustworthiness of institutions responsible for disaster risk.	Competence; benevolence; integrity; reliability.	Institutional competence; Concern for public welfare; Integrity and honesty; Reliability and dependability	[1,2,15–17,41]
Risk Communication and Credibility	Receiver-centered evaluation of risk information in terms of its quality, credibility, specificity, and actionability.	Clarity; consistency; timeliness; accuracy; credibility; specificity; actionability.	Understandability; Consistency across communications; Timeliness for action; Perceived accuracy; Believability; Hazard and consequence specificity; Usefulness for protective action	[5,29–31]
Risk Perception	Individual cognitive and affective appraisal of the threat posed by a hazard.	Perceived likelihood; susceptibility/personal relevance; severity; vulnerability; anticipated consequences; affective concern where theoretically relevant.	Perceived likelihood; Personal/household susceptibility; Expected severity; Perceived vulnerability; Anticipated consequences or losses; Worry or concern	[6–8,42]

Table 1. *Cont.*

Construct/ Variable	Conceptual Definition	Principal Dimensions or Domains	Indicative Measurement Domains	Key References
Disaster Preparedness	Pre-event capacities, plans, resources, and actions developed for protective response.	Planning and organizational arrangements; material preparedness; development or practice of protective skills.	Emergency/evacuation plans; Household communication procedures; Emergency supplies and equipment; Protective adjustments; Training and drills; Practiced protective procedures	[9,10,34–37]
Age	Observed individual characteristic associated with heterogeneity in Risk Perception.	Not applicable as a latent dimension.	Age in years; Age categories	[8,12,13,34,43]
Gender	Observed individual characteristic associated with heterogeneity in Risk Perception.	Not applicable as a latent dimension.	Self-reported gender	[10,12,13,43,44]

Note. The measurement domains presented in this table are indicative rather than validated scale items. Institutional Trust, Risk Perception, and Disaster Preparedness are theoretical constructs whose dimensional and measurement structures require subsequent psychometric evaluation. Risk Communication and Credibility is conceptually specified as a multidimensional composite comprising seven distinguishable but complementary evaluative dimensions, although its empirical measurement structure and the relationships among these dimensions require subsequent psychometric evaluation. Age and gender are directly observed variables and are not treated as latent constructs. Source, channel, frequency, objective timing, reach, accessibility, and interactivity characterize the broader communication environment and are not treated as interchangeable indicators of Risk Communication and Credibility. Knowledge, preparedness intention, perceived readiness, and collective preparedness are conceptually related to Disaster Preparedness but are not treated as interchangeable indicators of the individual/household preparedness construct specified in the present model.

The boundary conditions discussed in Sections 5.4–5.6 are not included as additional constructs in Table 1 because they do not represent universally specified components of the structural architecture. The risk-perception paradox, institutional substitution, and broader contextual heterogeneity instead identify conditions under which particular proposed relationships may vary in magnitude or direction. Their empirical operationalization should therefore depend on the specific boundary mechanism and research context under investigation.

The resulting model therefore provides a theoretical architecture from which direct, indirect, and sociodemographic relationships can subsequently be evaluated empirically. Its specification is compatible with the development of psychometrically validated measurement instruments and subsequent Structural Equation Modeling, while the incorporation of age and gender as observed sources of heterogeneity in Risk Perception provides the basis for a Multiple Indicators Multiple Causes (MIMIC) specification.

4. Theoretical Propositions

4.1. Integrative Theoretical Model

The proposed theoretical architecture connects Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness within an institutional–informational–cognitive–behavioral sequence [4,5,7,8,41,45]. The four constructs occupy distinct but theoretically connected positions in this process, as defined in Section 2 and operationally summarized in Table 1. The model does not treat them solely as independent predictors of preparedness but specifies direct and indirect relationships through which

institutional relationships, information evaluation, threat appraisal, and protective action may become connected.

Figure 1 presents the resulting architecture. Its central sequential pathway connects Institutional Trust → Risk Communication and Credibility → Risk Perception → Disaster Preparedness, while additional direct pathways connect Institutional Trust and Risk Communication and Credibility to Disaster Preparedness. Age and gender are incorporated as observed sources of heterogeneity in Risk Perception. The architecture should be interpreted as a theoretically grounded and empirically testable specification rather than as an empirically validated model. The following subsections develop the theoretical rationale and testable propositions associated with these relationships.

4.2. Institutional Trust and Risk Communication and Credibility

Institutional Trust provides a relational basis for the appraisal of risk communication. Citizens generally lack the technical expertise required to independently evaluate probabilistic forecasts, hazard models, early warnings, and assessments of potential consequences. Under these conditions, evaluations of risk information depend partly on evaluations of the institutions producing it [1,2,7].

The proposed relationship does not assume that trust in an institution and credibility attributed to its risk communication are interchangeable evaluations. Institutional Trust concerns the broader relationship between the individual and the institution, whereas credibility within Risk Communication and Credibility concerns the evaluation of risk information in a particular communication context. P1 therefore represents a theoretically proposed cross-construct relationship: prior institutional expectations may shape the evaluation of subsequent risk information, while the quality and credibility of that information remain independently evaluable characteristics of the communication process. For this relationship to be meaningfully evaluated, the institutional object of trust should correspond to, or be directly relevant to, the institutional source responsible for the risk communication being assessed.

This mechanism is consistent with established trust frameworks. Ability, benevolence, and integrity shape perceived trustworthiness [16], while trust more broadly involves accepting vulnerability based on positive expectations regarding another actor [15]. In risk governance, these dimensions concern institutional competence, concern for public welfare, honesty, and consistency. Competence, care, skepticism, relational trust, and shared values similarly influence reliance on risk-management institutions and the information they provide [2,17].

Risk messages are therefore not evaluated independently of their sources. Trust in the messenger can influence trust in the message, particularly during emergencies when pre-existing institutional relationships become consequential [29]. Trust in information sources and channels is likewise a core component of disaster risk communication [5], while Fakhruddin et al. [30] emphasize the importance of pre-crisis trust for subsequent warning response.

Evidence across disaster settings further supports the theoretical connection between institutional relationships and information appraisal. Institutional legitimacy and shared values affect the reception of risk-management interventions [18,19], while trust in government and emergency authorities has been associated with preparedness-related cooperation and protective behavior across disaster contexts [13,35,41]. Official trust has also been empirically linked to warning-information processes and public risk perception [46]. These mechanisms suggest that greater Institutional Trust should contribute to more favorable evaluations of the credibility and usefulness of institutionally provided risk information.

Proposition 1 (P1). *Institutional Trust is positively associated with Risk Communication and Credibility.*

4.3. Risk Communication and Credibility and Risk Perception

Risk Perception constitutes an interpretive rather than purely objective response to hazards. Individuals construct risk judgments through warnings, prior experience, social interaction, environmental cues, media coverage, and cultural frames rather than by directly perceiving technical probabilities or hazard assessments [6–8]. Risk communication therefore constitutes a major mechanism through which technical information about risk becomes cognitively and affectively meaningful.

The Protective Action Decision Model explains this transition by positioning socially transmitted warnings and environmental cues as inputs that must be received, attended to, and comprehended before threat perceptions and protective decisions develop [3,4]. Communication can contribute to threat personalization by specifying where and when an event may occur, who may be exposed, and what consequences may follow.

Message characteristics substantially affect this process. Ambiguity regarding location, timing, or severity can inhibit personalization and encourage confirmation seeking [22], whereas communication that increases the personal relevance or salience of hazard consequences can contribute to stronger threat appraisal [42]. Equivalent probabilities may also produce different judgments depending on their framing, frequency format, consequences, and time horizons [33].

Within this relationship, the theoretically relevant informational input is not communication exposure alone but the receiver's evaluation of the information encountered. A frequently repeated message, for example, need not produce the same risk appraisal as information perceived as clear, timely, credible, specific, and actionable. Source, channel, frequency, and other communication-context characteristics may shape this evaluation, but P2 concerns the association between the evaluated informational qualities represented by Risk Communication and Credibility and the subsequent interpretation of threat.

Uncertainty, misinformation, environmental cues, and information-processing conditions further shape risk interpretation. Transparent communication of uncertainty can modify judgments without necessarily undermining credibility [47], whereas misinformation can interfere with threat interpretation [48]. Environmental cues, information seeking, and repeated communication can similarly influence risk awareness and threat personalization [4,49]. Risk information that is perceived as credible, clear, specific, timely, and personally relevant should therefore contribute to the formation and adjustment of threat appraisal, although it need not systematically increase perceived risk. Accordingly, the relationship between Risk Communication and Credibility and Risk Perception is expected to be substantive but not universally positive, as its direction and magnitude may depend on message characteristics, hazard conditions, and contextual factors.

Proposition 2 (P2). *Risk Communication and Credibility is associated with Risk Perception, although the direction and magnitude of this relationship may vary according to message characteristics, hazard conditions, and contextual factors.*

4.4. Risk Perception and Disaster Preparedness

Risk Perception represents a central motivational transition between understanding a hazard and recognizing the need for protective action. Perceived probability, susceptibility, severity, vulnerability, anticipated consequences, worry, and personal relevance can influence whether preparation is considered necessary [6,8,32,42].

Empirical research has linked Risk Perception with both preparedness-related intentions and undertaken preparedness behavior, but these outcomes should not be treated as equivalent. Studies examining preparedness intention provide evidence concerning

the motivational transition from perceived threat toward willingness to prepare, whereas studies measuring reported plans, resources, training, protective adjustments, or other completed preparedness activities provide more direct evidence for the Risk Perception–Disaster Preparedness relationship specified in the present model [50–52]. This distinction is theoretically important because intention may precede action without necessarily resulting in it. Moreover, perceived risk does not invariably produce undertaken preparedness. The risk-perception paradox describes situations in which substantial perceived threat coexists with limited protective behavior [8]. Risk Perception can also operate indirectly through attitudes and subjective norms, and different dimensions of the construct may vary in their explanatory power [42,53].

Risk Perception can therefore provide an important motivational basis for preparedness, but perceived threat alone is unlikely to be sufficient for protective action. Whether threat appraisal translates into Disaster Preparedness may depend on individuals' perceived ability to act, their beliefs regarding the effectiveness of available protective responses, their knowledge of appropriate actions, their access to material and social resources, and the perceived feasibility of those actions [36–39]. Self-efficacy and response efficacy are particularly relevant because individuals may recognize a substantial threat while remaining unprepared if they doubt either their own capacity to act or the effectiveness of the available response. Resource and knowledge constraints may similarly prevent risk awareness from becoming protective behavior. These mechanisms provide a theoretical explanation for variability in the Risk Perception–Disaster Preparedness relationship and contribute to the risk-perception paradox discussed in Section 5.4. Accordingly, Risk Perception is expected to be positively associated with Disaster Preparedness on average, while the magnitude of this relationship should depend on the coping-related conditions that enable perceived threat to be translated into feasible protective action.

Proposition 3 (P3). *Risk Perception is positively associated with Disaster Preparedness, although the magnitude of this relationship may vary across individual and contextual conditions.*

4.5. Risk Communication and Credibility and Disaster Preparedness

Risk Communication and Credibility may contribute directly to preparedness because awareness of a hazard and knowledge of how to respond are conceptually distinct. Individuals may recognize a threat while lacking information about emergency supplies, evacuation procedures, household plans, warning systems, or other protective actions.

Actionable communication can reduce this uncertainty by translating technical information into specific and feasible behaviors. Information received through warnings and other social information sources can contribute to protective decision-making by shaping both threat perceptions and evaluations of appropriate protective actions [4]. Behavioral-science approaches to risk and disaster communication similarly provide mechanisms for improving information uptake and encouraging protective behavior [54]. Ashida et al. [55] further show, within a structural model, that disaster preparedness behavior is associated with a broader network involving risk perception, disaster experience, subjective well-being, and trust in government.

Communication does not automatically produce action, since resources, efficacy beliefs, social conditions, and competing information can inhibit behavioral change [4,10,35]. Nevertheless, actionable information can constitute a behavioral resource by providing individuals with knowledge about feasible protective responses. Risk Communication and Credibility may consequently contribute to Disaster Preparedness independently of the portion of its relationship operating through Risk Perception.

Proposition 4 (P4). *Risk Communication and Credibility is positively associated with Disaster Preparedness, independently of its indirect relationship through Risk Perception.*

4.6. Institutional Trust and Disaster Preparedness

Institutional Trust may contribute directly to preparedness because many protective behaviors involve institutional recommendations, public campaigns, drills, warning systems, evacuation plans, and training activities. Trust can increase individuals' willingness to rely on institutional guidance, participate in recommended protective actions, and cooperate with preparedness initiatives [13,35]. Systematic evidence further indicates that trust can contribute positively to resilience and preparedness, although its effects vary substantially across institutional objects and contexts [41].

The relationship, however, is not uniformly positive. Confidence in institutional protection can reduce perceived vulnerability and incentives for personal preparation [11,34]. Nicholas et al. [41] similarly indicate that the consequences of trust for resilience can vary according to its object and context. Trust in competent and benevolent institutions may facilitate cooperation, whereas confidence that authorities or protective infrastructure provide sufficient protection may encourage institutional substitution or responsibility transfer.

Institutional Trust may therefore influence Disaster Preparedness through two theoretically distinct mechanisms. A facilitative mechanism is expected when trust increases willingness to cooperate with authorities, accept preparedness recommendations, participate in institutional programs, or act on guidance provided by organizations responsible for disaster-risk management. Under these conditions, greater Institutional Trust should be associated with greater Disaster Preparedness. A substitution mechanism may operate, however, when confidence in institutional competence and protection reduces the perceived necessity of individual action. If individuals interpret institutional capacity as evidence that authorities will adequately manage the hazard on their behalf, greater trust may reduce perceived personal responsibility and weaken incentives for household or individual preparedness [11]. The direction of the direct Institutional Trust–Disaster Preparedness relationship therefore depends partly on whether institutional protection is perceived as complementary to individual responsibility or as a substitute for it.

Proposition 5 (P5). *Institutional Trust is directly associated with Disaster Preparedness, although the magnitude and direction of this relationship may vary when institutional protection substitutes for perceived individual responsibility.*

4.7. Mediating Mechanisms Connecting Trust, Communication, Risk Perception, and Preparedness

The individual pathways converge into a broader explanatory mechanism in which Institutional Trust influences whether official information is regarded as legitimate and credible; Risk Communication and Credibility provide information for hazard interpretation; Risk Perception transforms this information into judgments of personal relevance and potential consequences; and these judgments contribute to preparedness motivation [1,4,7,8,45]. The mediation relationships described below are theoretical mechanisms proposed for subsequent empirical testing and should not be interpreted as mediation effects already established by the existing evidence.

The first mediation mechanism connects Institutional Trust → Risk Communication and Credibility → Risk Perception. When individuals cannot independently assess complex hazards, trust can guide reliance on institutional information [1]. Communication then provides substantive content through which susceptibility, likelihood, severity, and consequences are interpreted. Theoretical and communication frameworks similarly indicate that trust in scientists and risk-managing institutions can influence public evaluations of risk information and the extent to which messages shape threat beliefs [56,57]. Institutional

Trust may therefore influence Risk Perception partly through its relationship with the perceived credibility and quality of risk communication.

Proposition 6 (P6). *Institutional Trust is indirectly associated with Risk Perception through Risk Communication and Credibility.*

The second mediation mechanism connects Risk Communication and Credibility → Risk Perception → Disaster Preparedness. PADM positions warnings and environmental cues before threat beliefs and protective-action evaluation [4], while integrated protective-action and protection-motivation research similarly connects hazard information, threat appraisal, coping appraisal, and preparedness behavior [10]. Risk communication may consequently influence preparedness partly because credible and personally relevant information alters individuals' interpretation of the threat.

Proposition 7 (P7). *Risk Perception mediates the relationship between Risk Communication and Credibility and Disaster Preparedness.*

Because P2 does not impose a universal directional relationship between Risk Communication and Credibility and Risk Perception, the sign and magnitude of this indirect effect are expected to depend on how risk communication modifies threat appraisal in a given context.

Combining these mechanisms produces the complete sequential pathway represented in Figure 1: Institutional Trust → Risk Communication and Credibility → Risk Perception → Disaster Preparedness. Trust conditions the evaluation of information, communication contributes to risk appraisal, and risk appraisal contributes to protective action [2,8,11,45]. The architecture therefore implies that Institutional Trust may have an indirect relationship with Disaster Preparedness extending through both the informational and cognitive components of the model.

Proposition 8 (P8). *Institutional Trust is indirectly associated with Disaster Preparedness through the sequential mediation of Risk Communication and Credibility and Risk Perception.*

Given the non-directional specification of P2, the sign of the sequential indirect effect proposed in P8 is not assumed a priori and should be determined empirically. P6 is specified as an indirect-only mechanism because the present architecture does not include a direct Institutional Trust → Risk Perception pathway. Its empirical evaluation therefore concerns whether the constituent Institutional Trust → Risk Communication and Credibility and Risk Communication and Credibility → Risk Perception relationships generate a statistically supported indirect association, rather than whether an Institutional Trust → Risk Perception direct effect is partially or completely mediated. By contrast, P7 can be evaluated alongside the direct Risk Communication and Credibility → Disaster Preparedness relationship specified in P4, while the sequential indirect relationship in P8 can be evaluated alongside the direct Institutional Trust → Disaster Preparedness relationship specified in P5. The proposed architecture therefore allows indirect mechanisms to be evaluated without requiring a corresponding direct pathway for every pair of constructs.

4.8. Sociodemographic Sources of Heterogeneity in Risk Perception

Risk Perception is not expected to be demographically homogeneous. Age and gender have repeatedly been associated with variation in hazard appraisal, although the direction and magnitude of these relationships depend on population, hazard, and outcome definition [8,12,13]. Their inclusion is theoretically motivated by their position as directly

observable individual characteristics that precede, rather than constitute, the institutional–informational–cognitive–behavioral process proposed in the model. Age and gender are not assumed to represent the full range of individual or socioeconomic heterogeneity relevant to disaster risk perception. Instead, they are incorporated as parsimonious observed sources of heterogeneity for which previous disaster-risk research provides a basis for expecting variation in threat appraisal. Other characteristics, including education, income, previous disaster experience, socioeconomic conditions, and cultural or geographic context, may also contribute to heterogeneity and are recognized as potential extensions and contextual conditions of the model [58].

Age has repeatedly been associated with variation in risk perception across hazard contexts, although the direction and magnitude of the association are not consistent across populations and outcomes [8,12,13]. Age may also operate differently when outcomes shift from Risk Perception to warning response or actual preparedness [34,43]. The model therefore incorporates Age → Risk Perception without imposing a universal directional expectation.

Proposition 9 (P9). *Age is associated with heterogeneity in Risk Perception.*

Women frequently report higher levels of perceived risk, worry, or concern [12,13], although gender differences also involve self-efficacy, response efficacy, preparedness motivations, and warning responses [10,43,44]. The available theoretical and empirical basis therefore supports treating gender as a source of variation in Risk Perception while avoiding the assumption that its effect must be identical across populations, hazards, and measurement contexts.

Proposition 10 (P10). *Gender is associated with heterogeneity in Risk Perception.*

Age and gender are conceptually distinct from the four central constructs and are consequently represented as observed variables rather than latent components of the sequential mechanism. Unlike Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness, they can be measured directly at the individual level without requiring inference from multiple indicators. In the present model, their formal relationships are restricted to Risk Perception because the theoretical purpose of their inclusion is to represent observable heterogeneity in threat appraisal rather than to specify an exhaustive set of sociodemographic effects across the entire architecture. This restriction should not be interpreted as implying that age and gender cannot also be associated with communication evaluation, institutional trust, or preparedness outcomes. Such relationships may be incorporated as covariates or additional structural paths in subsequent empirical applications when theoretically justified. Age and gender are also not specified here as moderators because the present propositions concern differences in the level of Risk Perception rather than interaction effects that alter the strength of relationships between the central constructs. Their current specification therefore establishes the theoretical basis for a Multiple Indicators Multiple Causes (MIMIC) model in which the indicators of Risk Perception define the latent construct while age and gender are evaluated as observed sources of heterogeneity.

5. Discussion

5.1. Integrated Theoretical Architecture

The proposed model integrates institutional, informational, cognitive, and behavioral processes within a common theoretical architecture of disaster preparedness. Its contribution lies not in establishing the independent relevance of Institutional Trust, Risk Communication and Credibility, Risk Perception, or Disaster Preparedness, but in specifying

how mechanisms addressed separately across trust–risk, risk–communication, information–processing, threat–appraisal, and protective–action traditions can be connected within a single institutional–informational–cognitive–behavioral architecture. The contribution is therefore theoretical rather than confirmatory. The proposed architecture organizes relationships that are conceptually justified and, in several cases, consistent with previous empirical findings, but the model as an integrated system has not yet been empirically tested or validated. Its value at this stage lies in generating explicit propositions that can be subjected to subsequent measurement development and structural evaluation. The proposed model therefore complements rather than replaces established frameworks such as PADM, PMT, and RISP by focusing specifically on the pathway through which institutional relationships may become connected with preparedness through the evaluation of risk communication and the interpretation of threat [2,4,26,40]. Previous frameworks have addressed trust and risk governance [1,2], warning reception and protective decision-making [3,4], risk interpretation and action [7], and the relationship between perceived risk and protective behavior [8,50]. The proposed model connects these perspectives by distinguishing Institutional Trust as a relational condition, Risk Communication and Credibility as an informational mechanism, Risk Perception as a cognitive and affective interpretation of threat, and Disaster Preparedness as the behavioral component of the architecture. More specifically, the added value of this integration lies in distinguishing generalized Institutional Trust from the evaluation of particular risk information and examining how these relational and informational components connect with hazard-specific Risk Perception and undertaken pre-event Disaster Preparedness. Whereas PADM provides a broader account of protective-action decision-making and PMT emphasizes threat and coping appraisal, the proposed model isolates a focused pathway linking institutional relationships, receiver-centered communication evaluation, threat interpretation, and preparedness behavior. This conceptual differentiation makes it possible to examine whether institutional relationships are associated with preparedness through informational and cognitive pathways, through more direct relationships, or through a combination of both.

The empirical basis for the proposed relationships is not uniform. Some pathways are consistent with findings reported across multiple disaster and risk contexts, whereas others remain more dependent on particular populations, hazards, institutional settings, or measurement approaches. The present study does not formally grade the strength of evidence for individual propositions because the supporting literature was used for theory development rather than subjected to systematic evidence appraisal or meta-analysis. Accordingly, consistency with previous findings should be interpreted as evidence of empirical plausibility rather than as equivalent empirical support for all pathways. This distinction is particularly important for relationships whose direction may vary across contexts, including Risk Communication and Credibility → Risk Perception (P2) and Institutional Trust → Disaster Preparedness (P5).

Maintaining these distinctions is theoretically important. Institutional Trust concerns expectations regarding institutional competence, benevolence, integrity, and reliability [2,15–17]. Risk Communication and Credibility concerns how receivers evaluate risk-specific information in terms of clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability [5,29,30]. Risk Perception reflects subjective evaluations of probability, susceptibility, severity, vulnerability, consequences, and concern [6–8,42], whereas Disaster Preparedness concerns anticipatory capacities and actions such as emergency planning, maintaining emergency supplies and equipment, undertaking protective adjustments, participating in training or drills, and practicing protective procedures [35]. Treating these concepts as theoretically distinct also creates the conditions for their subsequent operationalization as separate constructs within an empirical structural model.

The proposed architecture therefore moves beyond a set of bivariate associations. Institutional Trust is not reduced to a direct predictor of preparedness, communication is not equated with simple information exposure, and Risk Perception is not assumed to automatically generate protective behavior. Instead, Propositions P1–P8 organize these constructs within an institutional–informational–cognitive–behavioral sequence that incorporates direct and indirect mechanisms, while P9 and P10 recognize sociodemographic heterogeneity in the formation of Risk Perception. The resulting architecture provides an integrated explanation of how institutional relationships may become behaviorally consequential through the evaluation of information and interpretation of threat without assuming that all effects must operate through the complete sequential pathway.

5.2. A Sequential but Non-Deterministic Mechanism

A central characteristic of the proposed architecture is that its explanatory logic is sequential but not deterministic. Institutional Trust is proposed to facilitate favorable evaluation of risk communication (P1); Risk Communication and Credibility is proposed to shape Risk Perception (P2); and Risk Perception is expected to contribute to Disaster Preparedness (P3). This sequence is compatible with social-trust approaches [1,2], the Protective Action Decision Model [3,4], and broader frameworks linking information, interpretation, and action [7]. However, none of these transitions should be interpreted as automatic.

Individuals may trust institutions while remaining unprepared, understand credible information without changing behavior, or perceive substantial personal risk while lacking the resources or efficacy required to respond. Conversely, actionable instructions may encourage preparedness without substantially altering generalized Risk Perception. Protective behavior therefore depends on a wider decision environment involving self-efficacy, response efficacy, resources, previous experience, social expectations, perceived responsibility, and situational constraints [4,8,10,32,53].

This non-deterministic interpretation explains why the model retains direct pathways alongside the proposed sequential mechanism. Risk Communication and Credibility may contribute directly to preparedness when actionable information reduces uncertainty about appropriate protective responses, as represented by P4 [4,54]. Institutional Trust may likewise facilitate participation in drills, acceptance of official recommendations, and cooperation with emergency authorities without requiring an increase in perceived threat, providing the rationale for P5 [13,35,41]. Preparedness ultimately requires the transition from information and motivation to actual capacity, which may depend on money, time, knowledge, social support, institutional opportunities, and access to resources [4,10,59]. The proposed pathways should therefore be understood as testable theoretical mechanisms whose magnitude, statistical significance, and contextual stability remain empirical questions, with direction also remaining an empirical question where no directional expectation is specified.

The non-deterministic character of the sequence is particularly important for the transition from Risk Perception to Disaster Preparedness. Perceived threat may provide motivation for protective action, but whether that motivation becomes preparedness depends on the availability and perceived feasibility of effective responses. Consequently, similar levels of Risk Perception may be associated with different behavioral outcomes when individuals differ in efficacy beliefs, knowledge, resources, perceived control, or other contextual constraints. This conditional transition provides one of the principal mechanisms through which the risk-perception paradox can emerge within the proposed architecture. This distinction also requires evidence concerning preparedness intentions to be interpreted as evidence of motivational precursors rather than as direct evidence

that preparedness actions have been undertaken. Empirical tests of pathways terminating in Disaster Preparedness should therefore prioritize behavioral or capacity-based outcomes consistent with the definition in Section 2.4, while preparedness intentions may be examined as antecedent or intermediate motivational outcomes.

5.3. Risk Communication and Credibility as the Connecting Mechanism

A particularly important feature of the proposed model is the position assigned to Risk Communication and Credibility between its institutional and cognitive components. Institutional Trust reflects a broader relational disposition toward responsible authorities, whereas risk communication provides hazard-specific information concerning probability, severity, susceptibility, uncertainty, and protective actions. This distinction provides a mechanism through which generalized institutional relationships may become relevant to the interpretation of specific hazards.

When risks are technically complex, individuals often depend on trusted institutions because they cannot independently evaluate the underlying scientific information [1,2]. Trust can therefore reduce informational complexity and influence which sources are regarded as legitimate. However, trust alone does not communicate hazard characteristics. That function belongs to risk communication, whose effectiveness depends on characteristics such as clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability [5,29,30,48]. This distinction also has implications for construct operationalization. Risk Communication and Credibility should not be measured merely as information exposure or message frequency because receiving information does not guarantee understanding, acceptance, personalization, or action. Ambiguous messages can inhibit threat personalization [22], framing can alter judgments of equivalent risks [33], uncertainty communication can modify cognitive processing [47], and misinformation can interfere with interpretation [48]. Conversely, communication that makes susceptibility, consequences, and protective actions personally meaningful can contribute to threat appraisal and protective decisions [42,60].

Risk Communication and Credibility is therefore neither a proxy for Institutional Trust nor another dimension of Risk Perception. It represents the informational interface through which institutional relationships can become connected with hazard-specific cognition. This role is reflected particularly in P6, which proposes Risk Communication and Credibility as a mediator between Institutional Trust and Risk Perception, and subsequently in P7 and P8, which extend this mechanism toward Disaster Preparedness. The theoretical position assigned to this construct helps explain why technically accurate communication may fail in low-trust environments and why high Institutional Trust alone cannot compensate for communication that is ambiguous, inconsistent, delayed, or behaviorally uninformative [5,7,18,29,30].

5.4. The Risk-Perception Paradox and Institutional Substitution

Two boundary conditions are particularly important for interpreting the proposed architecture: the risk-perception paradox and institutional substitution. Both illustrate why theoretically plausible relationships may weaken, become statistically negligible, or, under particular conditions, change direction. However, they operate through different mechanisms and qualify different parts of the model. The risk-perception paradox primarily concerns the transition from Risk Perception to Disaster Preparedness, whereas institutional substitution concerns the direct relationship between Institutional Trust and Disaster Preparedness.

The risk-perception paradox describes situations in which individuals recognize substantial risk without undertaking corresponding protective action [8]. Perceiving a hazard

as likely, severe, or personally consequential may provide a motivational basis for preparedness, but threat appraisal alone does not provide the knowledge, resources, efficacy, perceived control, or opportunity required to act. Previous research similarly indicates that the relationship between risk perception and preparedness may depend on attitudes, subjective norms, coping efficacy, and other individual or contextual conditions [10,50,53]. P3 should therefore be interpreted as a general expectation of a positive association whose magnitude depends on the conditions that enable perceived threat to be translated into feasible protective action.

A central distinction is consequently required between threat appraisal and coping-related capacity. Risk Perception concerns judgments regarding the likelihood, severity, vulnerability, and potential consequences of a hazard, whereas self-efficacy, response efficacy, knowledge, resources, and perceived control concern whether individuals believe that meaningful protective action is available and achievable [36,37]. Higher Risk Perception is more likely to contribute to Disaster Preparedness when individuals perceive protective actions as effective, believe themselves capable of performing them, know which actions to undertake, possess sufficient material or social resources, and regard those actions as feasible. By contrast, substantial perceived threat combined with low self-efficacy, low response efficacy, insufficient resources, or limited perceived control may produce little or no additional preparedness. Under more restrictive conditions, particularly when a threat is perceived as severe but effective or achievable responses appear unavailable, heightened risk may also be accompanied by avoidance, disengagement, or fatalistic interpretations. These responses should not be understood as deterministic consequences of high Risk Perception, but as theoretically plausible outcomes of different configurations of threat appraisal, coping-related capacity, and contextual constraints.

The risk-perception paradox therefore defines a boundary condition primarily for P3 rather than a generic moderation mechanism affecting the entire architecture. Because P7 and P8 ultimately depend on the transition from Risk Perception to Disaster Preparedness, conditions that weaken this transition may also attenuate the corresponding indirect relationships. This interpretation explains why comparable levels of Risk Perception may be associated with substantially different levels of preparedness across individuals, populations, and disaster contexts.

Institutional substitution represents a different mechanism. Institutional Trust may facilitate cooperation with authorities, acceptance of recommendations, participation in preparedness initiatives, and reliance on official guidance [13,41,45]. However, confidence in institutional competence or protective infrastructure may also reduce perceived personal responsibility when individuals infer that authorities can adequately manage the hazard on their behalf [11]. The critical distinction is therefore between perceiving institutional protection as complementary to individual preparedness and perceiving it as a substitute for individual action.

When institutional capacity and individual action are perceived as complementary, greater Institutional Trust may support Disaster Preparedness by increasing cooperation with warnings, preparedness recommendations, drills, institutional programs, and other protective guidance. When institutional protection is perceived as sufficient to manage personal exposure, however, the perceived need for household or individual action may decline. Under these conditions, the positive association that might otherwise be expected between Institutional Trust and Disaster Preparedness may weaken, become negligible, or, where institutional protection substantially substitutes for perceived individual responsibility, potentially become negative. Institutional substitution should therefore not be interpreted as an inherent consequence of trust itself, but as a context-dependent mecha-

nism arising from how responsibility for protection is allocated between institutions and individuals [11,41].

This mechanism also explains why P1 and P5 need not exhibit the same direction. Institutional Trust may contribute positively to the evaluation of institutionally provided risk information, as proposed in P1, while simultaneously having a weak or negative direct relationship with individual preparedness under conditions of institutional substitution. The model therefore distinguishes trust in institutions, evaluation of their communication, and individual protective action rather than assuming that favorable institutional evaluations necessarily produce uniformly positive behavioral consequences.

These boundary conditions have direct implications for emergency management practice. The risk-perception paradox indicates that increasing hazard awareness or perceived risk should not be treated as sufficient evidence of preparedness. Risk communication should therefore be accompanied by measures that strengthen response efficacy, practical knowledge, access to resources, and opportunities to undertake feasible protective actions. Institutional substitution presents a complementary challenge. Strengthening trust in authorities may support cooperation and warning acceptance, but communication that emphasizes institutional protection without clarifying the continuing role of individuals and households may unintentionally reduce perceived personal responsibility. Emergency managers should therefore communicate institutional capacity together with clear and actionable expectations regarding the protective measures that individuals and households remain responsible for undertaking. From this perspective, effective preparedness strategies should seek neither simply to maximize perceived risk nor to promote reliance on institutions alone, but to align credible risk information, institutional support, individual responsibility, and feasible protective action.

5.5. Sociodemographic Heterogeneity in Risk Perception

The inclusion of age and gender as observed sources of heterogeneity in Risk Perception recognizes that individuals exposed to similar institutional and informational environments may nevertheless construct different threat judgments. This is consistent with the psychometric tradition, in which risk appraisal reflects familiarity, controllability, dread, values, and individual characteristics rather than objective hazard probability alone [6].

Higher perceived risk among older individuals has been reported across different hazard contexts [12,13], while broader evidence identifies age as a source of variability in risk appraisal [8]. However, the direction of age-related effects may differ when the outcome changes from Risk Perception to warning response or actual preparedness [34,43]. P9 therefore proposes heterogeneity according to age without imposing a universal directional relationship.

Women frequently report higher perceived risk, worry, or concern [12,13], although gender differences also extend to efficacy beliefs, preparedness motivations, and warning responses [10,43,44]. Differences in Disaster Preparedness therefore cannot be inferred directly from demographic differences in perceived threat. P10 accordingly treats gender as a potential source of heterogeneity in Risk Perception while allowing its magnitude and direction to vary across empirical contexts.

Age and gender should consequently be interpreted as observed sources of heterogeneity in the formation of Risk Perception rather than merely as statistical controls external to the theoretical model. This provides a direct conceptual bridge toward a MIMIC specification in which the latent Risk Perception construct can be simultaneously represented by its indicators and explained, in part, by observed sociodemographic covariates. This specification also preserves the conceptual distinction between the central institutional–

informational–cognitive–behavioral mechanism and individual characteristics that may influence one of its components.

The restriction of age and gender to Risk Perception in the proposed architecture is therefore a modeling choice rather than a claim that sociodemographic characteristics influence only threat appraisal. Age and gender may also be associated with preparedness, communication evaluation, or institutional relationships, and other characteristics such as education, income, previous disaster experience, and socioeconomic conditions may contribute to heterogeneity across the model. The present specification isolates two directly observable sources of variation in Risk Perception to preserve parsimony and provide a defined basis for subsequent MIMIC analysis. Broader sociodemographic pathways and interaction effects should be evaluated in future applications when supported by context-specific theoretical expectations.

5.6. Contextual Heterogeneity and Boundary Conditions

The proposed architecture must also be interpreted within the socioeconomic, cultural, geographic, and institutional contexts in which disaster-related behavior occurs. Education, income, disaster experience, social norms, cultural values, geographic proximity, place attachment, hazard characteristics, infrastructure, information access, and institutional histories may alter how Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness interact [7,8,10,19,41].

The explanatory scope of the proposed model is deliberately focused on the institutional, informational, and cognitive mechanisms through which individuals and households may develop Disaster Preparedness. It does not seek to provide an exhaustive explanation of preparedness behavior or to account for all social and contextual determinants of protective action. Factors such as socioeconomic resources, social support, community networks, institutional opportunities, and local hazard conditions may independently influence preparedness or condition the relationships specified in the model. Their exclusion from the formal structural architecture should therefore be understood as a theoretical delimitation rather than an assumption that these factors are unimportant. By retaining a parsimonious specification, the model provides a focused basis for evaluating the proposed mechanisms while recognizing that their explanatory capacity and generalizability depend on the social and contextual environments in which preparedness occurs.

Socioeconomic resources are especially important in the transition from perceived threat to preparedness. PADM recognizes that protective actions require money, time, effort, knowledge, and access to resources and may be facilitated or constrained by situational conditions [4]. Coping efficacy also varies across socioeconomic groups [10], while education, income, disaster exposure, and self-efficacy have been associated with differences in preparedness behavior [59]. These factors may therefore modify the behavioral consequences of otherwise similar levels of Risk Perception and help explain potential variation in P3 and in the mediated relationships represented by P7 and P8.

Social and cultural environments introduce additional heterogeneity. Risk judgments are embedded in values, familiarity, perceived control, responsibility attribution, and cultural interpretations of hazards [6,7,56]. Subjective norms and community expectations can condition the relationship between Risk Perception and preparedness [50,53], while peer expectations may influence warning response [30]. Institutional Trust is similarly shaped by historical relationships between communities and authorities [18,19,32]. Consequently, equivalent levels of institutional performance or communication quality need not generate identical responses across social and cultural settings.

Geographic and hazard-specific characteristics further constrain generalization. Previous disaster experience, physical proximity, environmental exposure, local memory,

and visible protective infrastructure can influence both Institutional Trust and Risk Perception [11,13,61]. Communication effectiveness may likewise depend on digital literacy, language, access to communication technologies, place attachment, perceived responsibility, and the availability of trusted formal and informal channels [5,54,62].

The proposed architecture also deliberately prioritizes a focal directional sequence and does not attempt to represent all potentially reciprocal or time-dependent relationships among its components. Several feedback mechanisms are theoretically plausible. Higher Risk Perception may stimulate additional information seeking and processing [26], thereby altering subsequent exposure to and evaluation of risk communication. Likewise, repeated experiences with the quality, consistency, or credibility of institutional communication may reinforce or erode Institutional Trust over time, implying a potential feedback relationship between the relational and informational components of the model. Previous disaster experience may also reshape Risk Perception and preparedness behavior [58] and, over time, may contribute to changes in how subsequent institutional performance and risk information are interpreted. These possibilities do not contradict the proposed sequence; rather, they indicate that the institutional–informational–cognitive–behavioral architecture may become recursive when examined longitudinally. The present model deliberately excludes these feedback paths to preserve a parsimonious first-order theoretical specification focused on the proposed pathways toward Disaster Preparedness. Testing reciprocal or dynamic relationships would require temporal ordering and preferably longitudinal, cross-lagged, or repeated-measures designs capable of distinguishing prospective effects from feedback processes. Such extensions represent an important direction for subsequent empirical development of the model.

Figure 1 should therefore be interpreted as a general and testable theoretical architecture rather than as a universal behavioral sequence. P1–P10 specify relationships that can be subjected directly to empirical evaluation, whereas contextual characteristics define potential boundary conditions whose relevance may differ across particular pathways. Socioeconomic resources and coping capacity are expected to be especially relevant to the transition from Risk Perception to Disaster Preparedness (P3), institutional arrangements and histories may condition relationships involving Institutional Trust (P1 and P5), and communication environments, sociocultural conditions, and hazard characteristics may influence relationships involving Risk Communication and Credibility and Risk Perception (particularly P2 and P4). The model does not impose universal interaction effects for these contextual characteristics because their direction and magnitude are expected to depend on the population, hazard, and institutional setting under investigation. Comparative applications of the model can therefore evaluate both the generalizability of P1–P10 and develop context-specific moderation hypotheses where sufficient theoretical and empirical justification exists.

5.7. Limitations and Directions for Empirical Testing

The proposed architecture has several limitations that define the scope of its theoretical claims and priorities for subsequent empirical evaluation. First, the model is theoretically grounded but has not yet been empirically validated as an integrated system. The literature informing its development provides conceptual justification and evidence of empirical plausibility for individual relationships, but it was not subjected to systematic evidence grading or meta-analytic synthesis; consequently, the strength of evidence should not be assumed to be equivalent across propositions. Second, a substantial part of the empirical literature informing the proposed relationships is observational or cross-sectional, limiting the extent to which temporal ordering, causal direction, and mediation can be inferred from existing

findings. Longitudinal, cross-lagged, experimental, or repeated-measures designs would provide stronger tests of the proposed sequence and its potential reciprocal extensions.

The proposed indirect relationships could be evaluated through Structural Equation Modeling after establishing adequate measurement properties and discriminant validity for the four central constructs. Specifically, P6 could be examined through the product of the Institutional Trust → Risk Communication and Credibility and Risk Communication and Credibility → Risk Perception path coefficients; P7 through the product of the Risk Communication and Credibility → Risk Perception and Risk Perception → Disaster Preparedness coefficients; and P8 through the product of the three coefficients constituting the complete sequential pathway. The statistical uncertainty of these indirect associations could be assessed using bootstrap confidence intervals. The corresponding direct relationships specified in P4 and P5 could be estimated simultaneously, while P6 would remain an indirect-only specification without a direct Institutional Trust → Risk Perception pathway. However, statistically significant indirect associations in observational or cross-sectional data would not, by themselves, establish causal mediation. Stronger causal interpretations would require appropriate temporal ordering, consideration of potential confounding, and research designs capable of supporting the underlying causal assumptions.

The proposed architecture is also intended to be empirically challengeable rather than insulated from contradictory findings through unrestricted appeals to contextual variation. Several empirical patterns would call its central mechanisms into question. A consistently null or negative Institutional Trust → Risk Communication and Credibility relationship across studies in which the institutional object of trust corresponds to the source or institution responsible for the communication would challenge the relational-to-informational mechanism proposed in P1. Repeated failure to identify an association between Risk Communication and Credibility and Risk Perception would challenge P2 and the proposed position of communication evaluation as an informational antecedent of threat appraisal, even though P2 does not impose a universal direction on that association. A consistently null or negative Risk Perception → Disaster Preparedness relationship under conditions in which individuals possess adequate knowledge, efficacy, resources, and opportunities to undertake protective action would challenge P3 rather than being attributable to the risk-perception paradox. Similarly, failure to identify the indirect relationships specified in P6–P8 would challenge the proposed connecting mechanisms even if some direct relationships among the constructs remained. More broadly, if theoretically plausible alternative structural specifications—for example, models omitting Institutional Trust or Risk Communication and Credibility, reversing their proposed ordering, or treating the four constructs primarily as parallel predictors—consistently provide superior explanatory and predictive performance, the proposed architecture would require revision. Contextual heterogeneity therefore qualifies particular theoretical expectations but does not make the model immune to empirical rejection.

Third, the four central constructs are multidimensional and require subsequent measurement development and psychometric evaluation before the structural architecture can be adequately tested. The indicative domains presented in Table 1 therefore establish conceptual boundaries rather than validated measurement specifications. Fourth, the model deliberately prioritizes a parsimonious institutional–informational–cognitive–behavioral sequence and does not formally represent all potentially relevant individual, socioeconomic, experiential, institutional, or contextual variables. Age and gender capture only a limited portion of observable heterogeneity, while the risk-perception paradox, institutional substitution, and broader contextual conditions are treated as boundary conditions rather than universally specified moderators. Finally, the generalizability of the proposed relationships across hazards, populations, geographic settings, and institutional systems remains an

empirical question. Future research should therefore evaluate both the proposed propositions and the conditions under which the architecture requires modification, extension, or alternative structural specifications.

6. Conclusions

This study develops an integrative theoretical model connecting Institutional Trust, Risk Communication and Credibility, Risk Perception, and Disaster Preparedness within an institutional–informational–cognitive–behavioral architecture. The model organizes these constructs as theoretically distinct but interconnected components rather than isolated predictors: Institutional Trust provides the relational basis for reliance on responsible authorities; Risk Communication and Credibility constitute the informational interface through which hazard-specific information is evaluated; Risk Perception represents the cognitive and affective interpretation of threat; and Disaster Preparedness reflects the behavioral capacities and actions adopted before hazardous events [1,2,4,7,8,45].

The principal contribution of the framework is the integration of these processes into a set of explicit and empirically testable propositions without assuming exclusively direct or universally linear relationships. P1–P3 define the relationships constituting the central sequential mechanism connecting Institutional Trust → Risk Communication and Credibility → Risk Perception → Disaster Preparedness. P4 and P5 introduce additional direct relationships with Disaster Preparedness, while P6–P8 specify the mediating mechanisms through which institutional relationships may ultimately become connected with protective action. P9 and P10 incorporate age and gender as observed sources of heterogeneity in Risk Perception. Together, these propositions transform the conceptual architecture into a theoretical model that can be subjected to empirical evaluation.

The model also incorporates two important theoretical qualifications. The risk-perception paradox recognizes that substantial perceived risk may coexist with limited preparedness, while potential institutional substitution recognizes that confidence in authorities or protective systems may, under some conditions, reduce incentives for individual protective action [8,11,34,41,53]. These mechanisms imply that theoretically plausible relationships need not have identical magnitudes or directions across populations and contexts. Socioeconomic resources, cultural conditions, previous disaster experience, geographic characteristics, institutional arrangements, and hazard-specific conditions may further influence how the proposed mechanisms operate [6–8,10,13,41].

Risk Communication and Credibility occupies a particularly important position within this architecture because it provides the informational connection between institutional relationships and hazard-specific cognition. Communication effectiveness cannot be reduced to message exposure or frequency; it depends on how information is evaluated in terms of clarity, consistency, timeliness, accuracy, credibility, specificity, and actionability [5,29,30,54]. Importantly, credible and effective communication is not assumed to systematically increase Risk Perception; rather, it may recalibrate threat appraisal according to the information conveyed and the context in which it is received. Distinguishing this construct from both Institutional Trust and Risk Perception therefore provides a mechanism through which future empirical research can evaluate the proposed indirect association between Institutional Trust and Risk Perception through Risk Communication and Credibility, without assuming an additional direct pathway between these constructs.

The proposed relationships have not yet been jointly evaluated within a single empirical model. Their empirical examination will require psychometrically robust measurement instruments capable of distinguishing the four multidimensional constructs and subsequently estimating their direct, indirect, and sequential relationships. Structural Equation Modeling provides an appropriate framework for testing P1–P8 simultaneously and deter-

mining whether the proposed mediation mechanisms are supported, whether the additional direct pathways remain significant, and how strongly the four constructs are structurally related. Because P2 does not specify a universal directional relationship, empirical testing should also determine the sign and magnitude of the indirect effects represented by P7 and P8 rather than assuming them a priori.

A Multiple Indicators Multiple Causes (MIMIC) specification is particularly relevant for evaluating P9 and P10 because it would allow Risk Perception to be represented simultaneously as a latent variable measured through multiple indicators and as an endogenous construct associated with observed sociodemographic characteristics. Subsequent extensions could incorporate additional socioeconomic and contextual covariates, evaluate alternative structural specifications, examine reciprocal and time-dependent relationships through longitudinal designs, and compare the proposed relationships across populations, hazards, and institutional contexts.

The proposed model should therefore be understood as a theoretically grounded, provisional, and empirically testable architecture for examining how institutional relationships, risk information, threat interpretation, and protective action may become connected in disaster contexts. Its propositions provide a common basis from which the four constructs can be operationalized, measured, and jointly evaluated. Future empirical testing can consequently determine which of the proposed relationships are supported, the direction and magnitude of relationships for which no universal directional expectation is imposed, the extent to which the hypothesized mediation mechanisms operate, and the individual and contextual conditions under which the institutional–informational–cognitive–behavioral architecture provides an adequate explanation of Disaster Preparedness.

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