

# A Sociological Analysis of Trust and Risk in the Social Lifeworld

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Received: 2024-07-02

Revised: 2024-09-04

Accepted: 2024-09-15

Published: 2024-10-01

Today, the COVID-19 pandemic has become a social issue in Iran and across the globe. The present study aims to analyze the sociological aspects of trust and risk during the pandemic and the intersubjective experiences of participants in this context. To this end, a qualitative research method, specifically descriptive phenomenology, was employed. The statistical population of this study included all citizens in two provinces: Isfahan and Chaharmahal and Bakhtiari. In this study, phenomenological in-depth interviews were conducted with 39 individuals selected through purposive sampling until theoretical saturation was achieved. The interviews were analyzed using the seven-step method of Colaizzi, and data collection and analysis were conducted simultaneously. Initially, the interviews were transcribed verbatim, followed by the preparation of a written report of the interviews. In the next stage, meaning units were extracted as sentences from the interview reports and were coded accordingly. Finally, after categorizing and merging similar cases, the dimensions of trust and risk were classified into six main categories and 13 subcategories. Based on the findings of the study, four main categories along with eight subcategories of trust were identified as follows: 1) Interpersonal trust, including the subcategories of trust beliefs and trust behaviors; 2) Social trust, including the subcategories of good governance and trust in media; 3) Public trust, including the subcategories of trust in professional roles and trust in scientific methods; and 4) Trust based on religious beliefs, including the subcategories of faith-based trust and emotional trust. Regarding risk, based on the intersubjective experiences of participants, two main categories comprising five subcategories were identified: 1) Psychological risks, including the subcategories of fear and anxiety, labeling, and personal and subjective judgments; and 2) Governance-related risks, including the subcategories of economic risks and social support.

**Keywords:** Social trust, Risk, COVID-19 crisis, Phenomenology.

## How to cite this article:

Aali, M., Behyan, S., & Hashemianfar, S. A. (2024). A Sociological Analysis of Trust and Risk in the Social Lifeworld. *Interdisciplinary Studies in Society, Law, and Politics*, 3(4), 1-17. <https://doi.org/10.61838/kman.isslp.3.4.1>

## 1. Introduction

One of the critical aspects of human relationships is "social trust," which facilitates communication and cooperation among members of society. Consequently, social trust has always been of significant importance, to the extent that ongoing social life

becomes disrupted in its absence. Sociological theorists also believe that one of the elements and prerequisites for the sustainability of social relationships is the trust that members of society have in each other. Social trust is a key foundation for social capital and a prerequisite for the realization of democracy, dynamic social order,



and ultimately, development in political, social, cultural, and economic dimensions (Khalili Ardakani et al., 2016). Social trust is the belief that most people, even strangers, are trustworthy, which facilitates cooperation with unfamiliar individuals. Additionally, social trust serves as a vital antidote to a wide range of current societal problems, such as crime, and functions similarly to vaccination (Rothstein & Stolle, 2008), contributing to environmental protection (Fairbrother, 2016). Countries with high levels of social trust generally experience less corruption, greater welfare, and are more democratic compared to those with high levels of distrust. At the individual level, social trust is associated with beneficial outcomes such as better health and longer life expectancy. On the other hand, distrust erodes social capital, leading to isolation, fragmentation, the breakdown of associations, and the destruction of interpersonal networks, while blocking communication pathways and causing the separation of society's members from one another. Furthermore, a decrease in trust increases the cost of employer supervision over economic activities, leading to a reduction in efficiency in economic activities. The lack of trust among members of society gives rise to defensive tendencies, hostile stereotypes, prejudice, xenophobia, and delusions, ultimately reducing tolerance and forbearance within society. In situations of distrust, certain strategies, such as the use of force, coercive methods, and bribery, may become prevalent as substitutes for trust to increase certainty, predictability, and order. Distrust in societal institutions leads to a reduction in the legitimacy and acceptance of the political system, as well as the weakening of social commitment and the diminishing of social and national identity (Khalili Ardakani et al., 2016). Consequently, social trust is normatively desirable for policymakers. Therefore, the question arises: What is the trend of social trust in our society, and how can the decline in social trust be addressed? This question ultimately depends on whether trust can change at all.

A strand of research views social trust as "sticky." According to this perspective, trust is a quasi-personality trait formed during childhood and adolescence. In this view, social trust is considered resistant to adult experiences, and any significant long-term trends in social trust are believed to result from generational replacement. From this standpoint, it can be concluded

that the decline in social trust is due to the replacement of generations with high social trust by those with low social trust (Dawson, 2019; Dinesen & Bekkers, 2017; Young, 2012). However, another theory views social trust as an attitude dependent on individuals' experiences, regardless of age (Paxton & Glanville, 2015). This experience-based perspective on social trust considers it flexible, assuming that individuals constantly update their trust in others based on their real-life experiences (Dinesen & Bekkers, 2017). In this context, at least three different types of experiences are hypothesized to determine individuals' trust according to this approach:

Generalizing positive interactions with known individuals to generalize interactions with strangers;  
Objective experiences with representatives of various institutions, for example, interactions with government representatives in public spaces or employer representatives in the labor market, based on which people evaluate trust and public justice in these institutions (Laurence, 2015);

According to some experts, there is substantial evidence of a decline in social trust in the relationships among social actors in Iran. The overall results of studies conducted in Iran, which directly or indirectly examine the state of social trust, indicate that social trust levels are either moderate or eroding. Overall, these studies suggest that although trust at the fundamental, interpersonal, and group levels is relatively high, trust at the political, institutional, and general levels—which can be considered essential for contemporary society—is low. A question that has garnered significant attention among researchers concerning trust is: What factors influence social trust in societies? In this regard, previous research indicates a relationship between social trust and job status (Laurence, 2015; Young, 2012), income (Brandt et al., 2015), social communication (Paxton & Glanville, 2015), and the evaluation of political institutions (Rothstein & Stolle, 2008).

On the other hand, previous studies have shown that trust is a crucial factor influencing individuals' perception of risk (Smith & Mayer, 2018). Research on risk management shows that trust can largely be classified as social and public trust (Siegrist, 2019). Indeed, one of the factors affecting risks is social trust. According to Giddens, trust influences the perception

and understanding of risk. In his view, in all areas of trust, acceptable risk is conceived as weak inductive knowledge, and there is almost always a balance between trust and the calculation of acceptable risk. What is considered acceptable risk—that is, minimizing danger—varies in different environments but is generally crucial for maintaining trust (Zahedi Mazandarani et al., 2019). From this perspective, one can examine individuals' attitudes toward risk.

Numerous studies on the relationship between social trust and risk perception indicate that judgment about risk requires knowledge of the risk. When people lack knowledge about a risk, they must trust institutions they consider trustworthy in assessing the risk. In this context, there seems to be a relationship between social trust and risk. Previous empirical studies on risk management indicate that social trust is negatively related to individuals' perception of risk (Smith & Mayer, 2018). For example, COVID-19 poses a health risk to individuals with high levels of social trust, as they tend to behave optimistically regarding the disease. Thus, social trust may reduce the perceived risk of COVID-19.

Trust in today's society has different meanings. Sometimes it reflects aspects of social life, and at other times it indicates part of individuals' personality. Trust as a noun is confidence in a person's or a thing's characteristics or abilities, and as a verb, it refers to the permission granted to an individual to remain somewhere, perform a task, or go somewhere without fear or anxiety. The concept of trust and having trust in others is considered one of the essential social concepts and elements. The condition and prerequisite for having an advanced society and system in a society is the existence of lawful, cohesive, developed, and directed trust in each other. In the context of trust, the concept of risk is always present; in that precise prediction of events is not possible, and there is both the expectation of gain and the potential for loss due to trust. The fundamental difference between trust and confidence lies in this issue of risk, as there is no risk in confidence, and the outcome is undoubtedly beneficial. Goodwill is the most crucial element and core of trust, as despite uncertainties and risks in relationships, people trust each other due to the goodwill and positive feelings they have toward one another. The future is mainly considered in the context of trust, and expectations about a future event are emphasized. The goal and

intention of both the trusting party and the trusted party are to achieve their objectives and benefits while minimizing the losses arising from social interaction based on trust. Trust is formed in the realm of social relationships. Among these, social participation, development, and social harms have been of greater interest to researchers, while fewer studies have been conducted on the sociology of trust and its relationship with risk. Therefore, it seems necessary and essential to conduct research that examines the sociological aspects of trust and risk in the social lifeworld. Given the aforementioned points, the issue we aim to investigate in this research is the analysis and examination of the state of trust, as well as the factors influencing it, and ultimately, the examination of the relationship between trust and risk in contemporary society.

## 2. Literature Review

Vaezi (2023) in a study, noted that natural disasters, as the most significant threat to human life, have always caused significant loss of life and property. The results indicated that communication and social networks provide a foundation for social learning, and in turn, social learning forms the basis of trust and the preservation of learned behaviors. Social learning, trust, and social networks are considered key resources for community resilience against disaster risks (Vaezi, 2023). Ahadnejad Roshti and colleagues (2022) in their research stated that social participation and networks, social capital, knowledge and skills, and awareness have the greatest impact on creating resilient communities in the face of the COVID-19 pandemic (Ahadnejad Roshti et al., 2022). Basouli and colleagues (2021) argued that interpreting the host community's response to crisis management through the lens of resilience allows decision-makers to fully understand the impacts of the COVID-19 pandemic crisis on society and the tourism industry. This research offers an integrated path for crisis management and community resilience to guide the management of crises and the sustainability of the tourism community (Basouli & Jabari, 2021).

Etemadi Fard and colleagues (2021) found that negative news about the Joint Comprehensive Plan of Action (JCPOA) increases user distrust. On the other hand, a correlation was observed between distrust, which leads to uncertainty about the future, and fluctuations in the prices of capital goods such as currency and gold. In

other words, distrust and social instability increase tension in the capital goods markets such as gold and currency, and the fear of the future and the desire to retain capital increase demand, consequently driving up the prices of capital goods (Etemadi Fard et al., 2021).

Mahdizadeh (2020) utilized Beck's concept of "cosmopolitanism" to propose the formation of transnational organizations and democratic norms in society as a solution to exit from risk (Mahdizadeh, 2020). Baharlooie and colleagues (2020) in their study highlighted that the unknown nature of the COVID-19 virus has created challenges for managers in confronting it, including social dissatisfaction, contingent decisions, organizational weaknesses, ineffective crisis management, the release of grassroots campaigns, a gap in allocated credits, the withdrawal of local managers' authority, and the inefficiency of laws, ultimately culminating in the central issue of the isolated functioning of the system, which encompasses the other eight issues (Baharlooie & Nayehdar, 2020).

Among foreign studies, Delhey and colleagues (2023) examined the relationship between trust and perceived insecurities resulting from the COVID-19 pandemic, demonstrating that health fears alone are sufficiently threatening to suspend strict security measures and trust (Delhey et al., 2023). Power and colleagues (2023) emphasized that institutional and social trust are complementary, not contradictory. They concluded by discussing how their analysis suggests paths to enhancing the social contract between governments, institutions, and individuals, which may be beneficial in future global emergencies and for the overall functioning of democracies (Power et al., 2023). Mewes (2024) in a study, stated that selectivity and universality in the welfare state can help build and erode social trust, but only when interventions target life risks that the general public deems "worthy" of welfare state support (Mewes, 2024). Xu and colleagues (2023) indicated that trust can significantly improve the happiness of rural residents by enhancing social capital. The government should effectively manage the rural social trust crisis and help villagers build social capital through various means to improve rural residents' life satisfaction (Xu et al., 2023). Kar and colleagues (2023) investigated the level of trust individuals have in different social groups and observed appropriate behavior (Kar et al., 2023). Deng and colleagues (2021) showed that higher levels of cultural

indicators positively correlate with residents' happiness and optimistic social attitudes, and negatively correlate with the likelihood of misunderstandings and conflict (Deng et al., 2021). Mewes and colleagues (2021) demonstrated that declining trust in institutions and increasing unemployment scars and job loss explain about half of the decline in social trust in the United States (Mewes et al., 2021).

### 3. Methodology

The present study seeks to explore the sociological aspects of trust and risk in the social lifeworld through a phenomenological approach. This research is applied in terms of its objective and utilizes both library research for data collection and a descriptive-survey methodology. It is descriptive in that it presents the opinions gathered from the statistical sample regarding trust and risk in the social lifeworld, and it is survey-based in that it collects and analyzes the experiences and opinions of the sample. Additionally, in terms of method and data collection tools, this is an exploratory study based on interviews, aiming to answer specific questions. Since this study aims to obtain rich and substantive information, only a small number of respondents, those most engaged with the subject under study, were interviewed. Instead of random sampling techniques, purposive sampling was employed. Given that qualitative methods rely on verbal, detailed, and complete data collection, rich and substantive information was gathered through in-depth interviews. This study, instead of emphasizing quantitative measurement and variable analysis, focuses on constructs, which are meaningful concepts. The study avoids reliance on preconceived hypotheses, assumptions, pre-existing models, and frameworks, striving instead to derive a model from reality.

The study adopts an emic approach rather than an etic one, prioritizing internal over external perspectives, subjectivity over objectivity, and individuals' experiences over the researcher's viewpoint. Instead of statistical analysis and variable measurement, this study focuses on describing and interpreting the meaningful experiences of actors through the interpretations people provide of themselves and others. In the present study, the statistical population includes all citizens of Isfahan and Chaharmahal and Bakhtiari provinces who have been affected by the COVID-19 virus in some way. The

sample size for phenomenological interviews is typically considered to be between five and twenty-five participants. Thus, in this study, data collection and the number of samples continued until the point of data saturation, where no new information or concepts emerged.

The field of study for this research is the social lifeworld in general and specifically the provinces of Isfahan and Chaharmahal and Bakhtiari. The thematic scope is the citizens' experiences with processes of risk and institutional trust. Data were collected through in-depth phenomenological interviews with citizens of Isfahan and Chaharmahal and Bakhtiari provinces who were affected by COVID-19.

To conduct this study, after designing general questions and drafting an interview protocol, in-depth interviews were conducted with a sample of experts. At the end of each interview, the content was fully transcribed, and the data were initially coded to extract preliminary concepts. After reaching saturation, a more in-depth review of the theoretical foundations and previous research was conducted to integrate these with the researcher's experiences and expert opinions, leading to the design of a model. The designed model was then reviewed by experts, and after receiving their suggestions and opinions regarding the classification of categories and concepts, the final sociological model of trust and risk in the social lifeworld was developed.

## 4. Findings and Results

### 4.1. Trust

For a society to be stable and perform positively, all its pillars and sections must cooperate at an appropriate level and be able to support its people against their needs. Given that trust is one of the most important components of social capital, it is essential to examine how acceptable trust is among the people in the current situation of the country, considering the COVID-19 pandemic and its impacts. The higher the level of trust in various aspects of the pandemic, the more likely it is to achieve a more desirable and efficient society. In this regard, special attention must be given to the categories of trust at the societal level. The more these categories are strengthened in terms of trust within society, the more it can create a stable and resilient nation, even in conditions where there is widespread distrust. Trust is a

prerequisite for a dynamic and democratic political culture and system, while the presence of distrust in society weakens the democratic political culture and reduces political trust. In the absence of social trust, negative and undesirable consequences such as decreased cooperation, erosion of social capital, weakening of democratic political culture, reduced efficiency in economic activities, increased isolation and weakening of social cohesion, heightened surveillance and control over community members, resulting in reduced agency and individual freedom, growth of stereotypes, xenophobia, conspiracy justification, tendencies toward authoritarianism, and the rise of bribery and corruption become evident.

The pandemic and crisis situations inherently require the establishment of trust. In fact, to make a decision and bear the associated risk, participants must overcome negative experiences and gain positive ones. The following categorizes the types of trust experienced by participants in the context of the COVID-19 pandemic. In this context, trust can be divided into four categories: interpersonal trust, social trust, generalized trust, and trust based on religious beliefs.

#### 4.1.1. Interpersonal Trust

This type of trust is defined as intragroup trust, such as interpersonal trust among family members, group members, friends, colleagues, etc. (Cowan, 2019). The factors determining interpersonal trust are analyzed based on ideas presented by individual-centric and society-centric theories. The former considers interpersonal trust as a personal asset determined by individual characteristics such as education, gender, age, income, etc. The latter assumes that interpersonal trust is a societal asset dependent on social, economic, cultural, historical factors, and so on. Interpersonal trust is essentially the trust an individual places in their close associates and is based on face-to-face interactions. Examples include trust in interactions among friends, colleagues, family members, etc. According to participants, interpersonal trust is at its lowest level. Interpersonal trust can be divided into two subcategories: trust beliefs and trust behaviors.

#### Trust Beliefs

Trust beliefs refer to a set of mental and agreed-upon beliefs about others and their relationships, where an individual assumes that the actions of others will have positive or negative outcomes for them. Obviously, if individuals' level of trust beliefs is low, they will become distrustful of others' actions, such as their honesty and benevolence, which ultimately reduces their level of trust beliefs. In this context, one participant stated, "Due to the widespread outbreak of this disease and the concealment of it by some people for various reasons, including society's negative perception of those infected or the fear of losing job opportunities, especially for the working class and seasonal jobs, interpersonal trust has decreased." Another participant illustrated interpersonal distrust with the statement, "Some people, by not following health guidelines, intend to make others sick," and added, "In the current situation, I believe we should not trust anyone and should maintain as much distance as possible from others." Another participant sees the future of human life as shrouded in uncertainty, always threatened by human-made decisions and risks. A subject with a deeply distrustful view of the future and society believes that "given the current situation, including the government's reluctance to solve the problem and the ignorance and sometimes deviant behavior of many people regarding adherence to necessary protocols, there is no hope of solving the problem, at least domestically, apart from the efforts of medical institutions and the global health system." Another participant attributed the decline in interpersonal trust to the unknown nature of the disease, stating, "Due to the specific circumstances created and the uncertainty of the disease's behavior, interpersonal trust has significantly decreased." Another participant mentioned, "Some people, especially the lower class and laborers, conceal their infection with the coronavirus to avoid losing job opportunities, which has led to the further spread of the virus," indicating that the fear of worsening economic, job, and livelihood conditions has damaged interpersonal trust.

### **Trust Behaviors**

Trust behaviors refer to the actions and behaviors that indicate how much a person trusts others. In this regard, individuals judge the trustworthiness of others in various aspects, such as benevolence and honesty. These judgments are then updated based on the behavioral outcomes resulting from trust, leading to the acquisition

of knowledge about each other. Therefore, trust or distrust is a dynamic and evolving process. In this context, one participant, aware of an employee's infection and distrusting the employee's benevolence and honesty, stated, "The reason my family and I contracted the coronavirus was the negligence of one of my workshop employees who, despite his entire family being sick for several days, continued to come to work and concealed this from us." The participant believes that trust in others is not possible under these circumstances. He has developed complete distrust of those around him, and on a higher level, distrust of the entire system, including managers and officials.

### *4.1.2. Social Trust*

An influential factor at the institutional level affecting the degree of social trust is the accountability of institutions toward the public and other institutions, contrasted with arbitrariness and lack of responsibility. If government institutions operate in a manner where the necessary reviews and controls are exercised over the behavior and performance of their employees and stakeholders, and if the rights of individuals are recognized by an organization or if others' commitments to them are honored, people can turn to such institutions to resolve their problems, thus feeling more secure, which in turn increases social trust. Conversely, lack of accountability and injustice from government institutions make people feel that no superior organization or authority exists for seeking justice, meaning that reliable institutions either do not exist or are inaccessible, or they act blatantly biased and unjust. Under such circumstances, people feel powerless, leading to the spread of doubt and distrust. Important components of social trust include good governance (trust in government) and trust in the media.

### **Good Governance**

Like some other concepts, good governance can be defined based on its characteristics or process. In other words, in defining good governance by its characteristics, it refers to governance with features such as participation, transparency, accountability, effectiveness, equity, promoting the rule of law, and setting economic, political, and social priorities based on broader consensus where the voices of the weakest and most vulnerable individuals are heard in decision-making and resource allocation. Subcategories of good

governance include honesty, accountability, and performance, and discrimination.

### **Honesty**

Some participants see political preference as a reason for the National Coronavirus Task Force's lack of honesty. For instance, one participant believes, "In the decisions of the National Coronavirus Task Force, since political and security issues are intertwined with medical matters, and usually political-security priorities are given precedence over medical ones, these decisions are not considered trustworthy." Another participant expresses complete distrust in institutions, the system, and the government, citing the government's mismanagement in providing necessary information due to political and security reasons, the dominance of a specific ideology, and the distraction of society from persistent and exhausting problems. A subject with a deeply distrustful view of the future and society describes public and individual trust among society members as being in a dire state, stating, "Officials have lied to the people so much that if one of them appears on television right now and says it's daytime, people will say it's nighttime." Another participant, citing the example, "For instance, during the stock market issue, we all saw that when officials clearly stated that the stock market was a safe place to invest, and after gaining people's trust, what happened next," believes that honesty is not observed in the words and actions of officials. According to another participant, people's distrust of domestic vaccines started with this concealment: "Officials chose the easiest way, which was denial and refusal to acknowledge the entry of the coronavirus into the country. The first step in solving any problem is to acknowledge it and then think about solutions."

### **Accountability and Efficiency**

A participant described the performance of institutions and government organizations in dealing with COVID-19 as fragmented, sometimes nullifying potential positive effects. Given the state-controlled nature of the social and economic system in the country, this performance is neither appropriate nor well-considered. "The contradictory decisions and conflicting guidelines of government institutions and organizations have seriously challenged institutional trust in society." Another participant criticized the government's initial handling of the virus, particularly its failure to suspend flights from China, stating that "the government did not

manage this aspect well." Contrary to many participants who criticized the government's weak performance regarding the pandemic, one participant expressed relative trust in the performance of some institutions and official organizations, noting that "government institutions and organizations have made efforts within their capacity under the current conditions, and about 70% of the protocols and guidelines issued were effective."

One subject, despite having complete trust in the medical community, expressed less confidence in political and managerial decisions, asserting: "Although some measures, like social distancing, were appropriate, they were not well implemented." Another participant declared the government's and official institutions' management of the COVID-19 outbreak and subsequent treatment as weak, stating that "the government has handled the COVID-19 crisis just as poorly as it has managed other areas." A participant described the performance of institutions and government organizations in confronting COVID-19 as very weak and superficial. Another subject expressed dissatisfaction with official institutions and managers' decisions in managing the COVID-19 pandemic due to the inconsistency between words and actions, stating, "There have been so many problems in recent years, and officials have made so many empty promises that there is no trust left in them." Another participant expressed their distrust in official institutions and management by stating, "The information provided by responsible institutions, such as the national broadcaster, is nothing more than a fantasy filled with ideological hero-making, far removed from the realities on the ground." One subject criticized the weak management of institutions and decision-makers during the pandemic, saying, "It's unclear what they are doing; people don't trust their statements at all." Another subject, who has no trust in politicians' programs, stated, "With the decisions they are making and the lack of widespread vaccine availability, there is no hope for the future unless people take matters into their own hands and follow the guidelines." Another participant cited the government's lack of planning as a reason for its weak efficiency and accountability in dealing with the pandemic, stating, "I wish the officials were more aware. Managing such crises requires precise and organized planning. Public health measures, intercity quarantines, and seeking help from

more advanced countries for vaccine and drug imports could have significantly helped Iran, but unfortunately, the officials' negligence has made things harder for the people." Other participants also pointed to delays and weak performance as reasons for distrust: "I wish these words could reach the officials. COVID-19 not only affected people physically but also played with their mental health. If the vaccines had been brought to Iran earlier, my brother might still have his job and wouldn't be undergoing treatment for depression. Officials need to make their decisions with more evaluation and care because each strategy has an exponential impact on the lives of individuals in society." "The decisions made by officials during the pandemic needed to be thoroughly reviewed so that Iran would suffer less from this virus." "The government could have anticipated the situation earlier, especially given that this crisis was happening in neighboring countries. When someone is prepared for an issue, they are less likely to be severely affected. Any informed person could have predicted that this disease would enter Iranian society as well. So the necessary preparations should have been made beforehand, and stricter measures enforced; this would likely have ended the situation sooner. Most decisions were made late, and naturally, they were implemented late, which delayed their effectiveness. It's as if there was no prior preparation. However, by analyzing global performance, better preparedness could have been achieved. The president should have taken responsibility for the task force from the very beginning of March and worked tirelessly. The Minister of Health was notably isolated in the early stages, leading to decisions that were constantly changing; decisions that should have been made earlier but were not."

### **Discrimination**

Participants' experiences with meeting and interacting with individuals from different economic classes among colleagues and acquaintances led them to recognize the stereotype of social inequality and discrimination in society, which the COVID-19 pandemic has exacerbated. One subject stated, "High-ranking officials in the country themselves received the Pfizer vaccine, and then they banned its import for the poor people." "Most high-ranking officials in the country received American and British vaccines and are now denying them to the public." Another participant said, "I guarantee that they and their families have received Pfizer vaccines while

they forbid it for the people. How else can 80- and 90-year-olds be out among the people and not catch COVID-19?" The participant continued, "With this management and their global relations, it's unclear how long COVID-19 will continue to spread in Iran." Another participant believed that misfortune is for the people and benefits for the officials, stating, "Unfortunately, in any crisis, the people of that society are the first to be sacrificed, and the painful truth is that when something good happens, the people of the country are the last to benefit from it." Finally, another participant, due to interacting with individuals from different economic and social classes in their work environment, stated that "the COVID-19 pandemic has intensified social inequality and deepened social divisions in society."

### **Trust in Media**

An examination of several studies conducted since the beginning of the COVID-19 outbreak reveals that public trust in the official statistics regarding infection rates and mortality provided by official sources is low. This indicates that trust, particularly honesty in confronting the COVID-19 crisis, must be given greater attention and scrutiny (Lotfi Khachaki & Mahdizadeh, 2022). One subject believed that "the national broadcaster's coverage of COVID-19 was incomplete and inaccurate" and considered the failure to provide accurate and realistic statistics, such as the number of infections and deaths, as a significant factor in the erosion of public trust. Another participant mentioned, "Everyone knows the COVID-19 statistics are higher than what the media reports." Another participant cited the national broadcaster's performance as one of the weaknesses of official institutions, saying: "The national broadcaster did not carry out its usual information dissemination role effectively. From the beginning, they acted very poorly, with secrecy, delayed information, and inaccurate statistics, and it's clear that the government, in particular, has withdrawn and exhibited a lack of responsibility and commitment to controlling the surrounding events." Another participant remarked, "In the early days of the outbreak, the media kept saying 'Don't be afraid! It's nothing.' But shortly afterward, the same media started scaring people immensely. This weak management approach only increased the slope of the crisis, and if the people themselves hadn't stepped in, things would have gotten much worse. To be honest, the national broadcaster performed poorly and weakly,



mostly due to contradictions and a lack of innovative warning methods. The country's main official information tool, the national broadcaster, still avoided providing essential information to the public and instead spread false news about other countries. What help could reporting the COVID-19 statistics from other countries provide when our own country was experiencing over a thousand deaths daily?" One subject criticized the national broadcaster for "improper and fabricated narratives and ideological and religious hero-making," which, by failing to report accurate statistics, has increased distrust in society. The participant stated that "the official narrative about the state of COVID-19, its spread, the number of deaths, and so on is inaccurate, and the information in this regard is distorted." Another participant added, "The statistics given by the national broadcaster were not very reliable either." The subject negatively evaluated the national broadcaster's programming and information dissemination due to the television's poor track record, saying, "COVID-19 had spread in the country since February, but the national broadcaster denied the presence of COVID-19 on the night of the February elections. Then they expect people to believe them."

#### 4.1.3. *General or Generalized Trust (Public Trust)*

General or generalized trust can be defined as an individual's goodwill towards others in society, regardless of their affiliation with specific groups. This means that the general public expects that officials and employees of government organizations will, through their actions, meet the expectations of the public, who may have uncertainty and lack of knowledge about how things are done in government organizations. In other words, public trust refers to the general public's expectation of receiving positive responses to their requests from public officials (Danaeefard, 2011). As public trust increases, skepticism towards the government decreases, and the cost of mutual control between the government and the people is reduced. This situation appears to impact all three domains of economic, political, and cultural activity in the government. Most citizens consider increased public trust among themselves to be effective in their participation in urban activities; in other words, when citizens have sufficient trust and confidence in those around them, they are more inclined to participate in

various activities. In the present study, two categories—trust in professional roles and trust in scientific methods—can be considered examples of public trust.

#### **Trust in Professional Roles**

Participants described doctors, stating, "We must trust doctors and the decisions made by the medical community because they have the knowledge and are specialists in this field," and "only the doctors performed well during this pandemic," indicating their recognition of doctors' professional roles and the importance of their expertise. As a result, their trust stems from this understanding. One participant found doctors' recommendations for combating the spread of COVID-19 and its treatment to be very useful and effective, saying, "The doctor I consulted when I contracted COVID-19 diagnosed me very well, and the medications he prescribed were very effective."

#### **Trust in Scientific Methods**

A participant pointed out that "science will find a way to combat this virus in the future," and another subject expressed hope for the future and trust in scientific and medical advances, stating, "Science has advanced to the point where it will find a solution to treat and eradicate this virus, and I am confident that a cure will be found soon." Another participant, whose confidence in scientific progress and technology had made them less fearful, stated, "During the week I had COVID-19, I was only weak and fatigued for two days, and overall, compared to other people I knew, I had mild symptoms," while another subject believed, "Soon, science will be able to fully combat and treat this disease," all of which indicate individuals' trust in scientific methods. On the other hand, some participants expressed distrust in scientific methods, particularly regarding domestic vaccine development, stating, "A domestic vaccine? What vaccine! It's unclear what they're showing on television. This is just another one of their tricks." Another participant, despite the studied subject's skepticism about the effectiveness of the proposed solutions used in society and the medical lifeworld to control the virus, such as the use of masks and alcohol, remained optimistic, stating, "In the future, science will discover a method and medicine to combat this virus," which also reflects the participant's trust in scientific methods for treating the disease.

#### 4.1.4. *Trust Based on Religious Beliefs*

Religion is one of the organizing tools of trust, providing a framework through which events and situations can be explained and responded to. The religious character of individuals makes the lifeworld of religion and religious beliefs and ideologies a means to better and more easily endure the frightening, terrifying, and stressful conditions that have arisen. In this study, religious trust can be divided into two components: doctrinal and emotional.

##### **Doctrinal Religious Trust**

This type of religious trust encompasses beliefs that followers of a religion are expected to hold. The belief that "everything is in the hands of God" reflects trust derived from an individual's religious beliefs, which helps them better and more easily endure the frightening, terrifying, and stressful conditions that have arisen, leading to a relative sense of peace when facing the illness.

##### **Emotional Religious Trust**

The emotional aspect of religious trust manifests in the emotions, perceptions, and feelings associated with establishing a relationship with a being like God, who is the ultimate reality or supreme authority. For example, one participant believes, "It is true that human behavior led to the creation and spread of this virus, but when a person's heart is warmed by faith, they are less likely to succumb to fear and panic."

#### 4.2. *Risk*

The intersubjective experience of participants concerning the risks of the COVID-19 pandemic can be categorized into two broad categories: psychological risks and governance-related risks, each with its own subcategories and sub-subcategories. The types of risks experienced by participants are presented below.

##### 4.2.1. *Psychological Risks*

This type of risk reflects individuals' perceptions of their environment and how unfavorable they view the conditions. In reality, individuals' and social groups' reactions to the real risks present in any situation are based on their personal and subjective judgments. Thus, psychological risks represent a general category based on these personal and subjective judgments. The

findings of this study indicate that some participants' risks can be categorized as psychological risks, with the subcategories of fear and anxiety, labeling, and personal judgments.

##### **Fear and Anxiety**

A pandemic can significantly cause concern, anxiety, and even severe psychological disorders in individuals, as seen in past pandemics such as the Black Death, where fear and anxiety greatly increased, and people were more confronted with the fear of death. During a pandemic, many families lose loved ones, which further heightens the psychological threats they face. Individuals may experience various psychological effects such as depression, anxiety, severe nervous breakdowns, physical symptoms, post-traumatic stress disorder (PTSD), delusions, psychosis, and even suicidal tendencies. The illness caused by the novel coronavirus has affected people in many countries and across numerous geographic regions. Although the World Health Organization and public health authorities worldwide have taken action to contain the outbreak, the stress crisis among people has become a concerning issue. In this study, fear and anxiety are identified as a subcategory, with six sub-subcategories: "fear of contracting COVID-19," "fear of the economic consequences of falling ill," "fear of the unpredictability of the crisis," "fear of transmitting the virus to others," "fear of preventive measures," and "media and social media-induced fear and anxiety."

##### **Fear of Contracting COVID-19**

One of the types of fear people experience is the fear of falling ill. The fear of illness is one of the most distressing obsessions, leading to worry, controlling, and restrictive behaviors toward oneself and others, as well as disrupting many of their activities. For example, one participant, visibly anxious about the disease (wearing a mask and face shield, and carrying strong alcohol), introduced himself as a bank employee, stating, "I believe that after doctors and medical staff, bank employees are the most at risk." He added, "Although I was very careful, unfortunately, I got infected in the bank environment." The fear and anxiety caused by the potential for infection can be destructive, leading to psychological disorders and stress. Another participant, displaying highly cautious behavior by wearing two masks and gloves, stated, "I have respiratory issues, and COVID-19 is very dangerous for me. I had a severe respiratory condition

once before, with body aches and headaches, and although the doctor diagnosed it as COVID-19, I didn't have the courage to accept it, always thinking it wasn't COVID-19." Another participant shared their experience with the fear of contracting the disease, saying, "I think some of us developed symptoms out of fear and anxiety. I clearly remember that after I heard my friend was sick, my symptoms started that afternoon and worsened the next day. When my friend's test came back negative, I felt better and even got out of bed the next morning and went about my day."

### **Fear of the Economic Consequences of Falling Ill**

In addition to the fear of illness, the fear of the economic consequences of falling ill, such as unemployment, was also a concern among participants. "I contracted COVID-19 three times. Every new strain of the virus that emerged globally, I also got infected. Each time I was unable to work for about ten days. My boss is a respectable man, but after the last time, he indirectly hinted that I might have to be let go. Although I have a weak immune system due to bad eating habits, my inherent despair and fear caused me to contract COVID-19 three times. The first time, the high death toll statistics completely disrupted my thoughts. In the following instances, the fear of unemployment was added to that." My cousin, after testing positive for COVID-19, had persistent symptoms for about 20 days. When he returned to work, he had been reassigned to a different department because his previous position couldn't be left vacant." It is evident that the participants' concerns during the pandemic extended beyond just the illness, as they also complained about the country's poor economic conditions, job insecurity, and lack of support from officials regarding labor laws. One subject stated, "An illness in a family may be just an illness, but for the middle class, where every member needs to work, COVID-19 was not just a threat to their physical health but impacted all aspects of their lives." Another participant recounted their worst memory: "My worst memory is about my brother. He contracted a severe case of COVID-19, was hospitalized for two days, and quarantined at home for 10 days. He had recently lost his job due to COVID-19. The financial strain and closeness to death led to his depression. He was under treatment for six months after that incident." Another participant linked poverty to COVID-19, stating, "Everything stems from poverty, even the coronavirus. If we hadn't married

young and taken on the financial burden of a family, things might be better now. Every day, we heard terrifying death tolls from the news. They asked people to stay home, but how could we? The landlord, grocer, and kids don't understand the phrase 'I have no money.' I have two children, and for their sake, I had to go to work, but I also wanted to stay home so I wouldn't be a carrier. But the country's economic conditions don't care about our desires. When officials draft and pass a law, why don't they consider its implementation? During the terrifying days of COVID-19, my spouse and I were forced to go to work every day at 8 a.m., and in the afternoons, we returned home with the fear that we might have brought the virus with us." Another respondent, who worked in medical equipment, shared their fear of losing their job due to the lack of job opportunities during the pandemic, saying, "Our technical team was under pressure from all sides. The stress of the illness, slow progress due to crowded hospital wards, and even from our families. My parents insisted that I quit, but I had struggled and waited a long time to get this job, and I didn't want to lose it. Although everything wasn't perfect before COVID-19, it was still a stable job, which is a rare find in Iran." Another participant expressed concern that "during the virus outbreak, the lives of the lower classes, workers, and low-income groups were most affected by the virus."

### **Fear of the Unpredictability of the Crisis**

One of the most stressful issues is the unpredictability of the pandemic crisis, as there is no reliable timeframe for the end of the COVID-19 pandemic. In this context, although the media worldwide are providing information to the public to raise awareness of the virus's spread, incorrect analyses and unsubstantiated scientific claims have also been observed in some cases. These instances can further increase anxiety and concern among individuals. One participant mentioned, "Since I didn't have enough information about the disease, I was scared."

### **Fear of Transmitting the Virus to Others**

The study's findings indicate that participants were concerned about possibly transmitting the virus to others if they became infected. "I felt terrible and was worried about transmitting the virus to those around me." Another participant began their discussion by expressing concern for their family, stating, "During COVID-19, we truly understood the phrase, 'Sometimes,

it's too late.' Everyone was worried about their loved ones and clearly neglected themselves. All efforts were aimed at protecting our loved ones from the evil coronavirus. During COVID-19, I had recently resigned from my job, but I checked the news every day, every moment. My spouse was an office manager and interacted with a hundred people daily, each from different backgrounds. He described how some customers, by not following health protocols, put everyone else at risk. Every day, he witnessed arguments and debates in the office. Some didn't wear masks, while others didn't maintain a safe distance. It was a dark time for all Iranians. I suggested to my spouse that they buy masks and keep them in the office so that those without masks wouldn't be allowed entry. Unfortunately, during that time, masks were rarer and more expensive than gold." Another participant who lost two relatives to COVID-19 shared their experience: "My mother's uncle and my aunt both died from COVID-19. My mother's uncle contracted the virus during the second wave. He was around 90 years old, which worried the whole family. He was hospitalized for about a week. After a week, he seemed slightly better and even had an appetite for breakfast. We were all waiting for him to be discharged, but on the eighth day, his condition suddenly worsened, and he passed away within two hours. My mother's uncle was the elder of our family, so not holding a funeral was challenging. However, his children and grandchildren made the right decision, and all the expenses were donated to charity. Still, his daughters were deeply distressed, and my mother and aunt, feeling a heavy sense of responsibility, visited their home a few times to console them. It was likely due to these visits that my aunt contracted COVID-19. My aunt was 55 years old with three children. Initially, her symptoms were mild, and she wasn't hospitalized. She was quarantined at home and received food and juice from behind the door. After about three days, her condition worsened, and within ten days, she passed away. It was a truly difficult time. Her children were in deep distress, and only ten people attended her funeral. No one was in a good state of mind. My mother cried at home over the loss of her only sister and burned inside because she couldn't embrace her sister's children to comfort them during this time. The loneliness and isolation of grieving families ruined everyone's spirits, but there was nothing we could do. Unfortunately, a moment of negligence,

driven by empathy, cost my beloved aunt her life." Another participant, who was worried because his father had an underlying lung condition, stated, "My father has an underlying lung condition. I couldn't rest easy until the vaccine was allowed in, and my father's age group was eligible. Once my father received both doses of the COVID-19 vaccine, I felt somewhat relieved."

### **Fear of Preventive Measures**

From the participants' responses, it can be inferred that some were concerned about the preventive measures themselves and were skeptical about using preventive tools. For example, one participant stated, "These preventive measures create their own problems. For instance, the alcohol and masks we use all day long cause respiratory sensitivity."

### **Media and Social Media-Induced Fear and Anxiety**

One subject noted that "although the media worldwide are providing information to the public to raise awareness of this virus, incorrect analyses and unsubstantiated scientific claims have also been observed in some cases, which have led to increased anxiety and concern among people."

### **Labeling**

In classical theory, labeling is considered an informal reaction as a specific part of social reactions to deviations. The labeling perspective emphasizes both formal and informal actions. In the present study, labeling comprises three components: stereotypes, prejudice, negative emotions, and avoidance behaviors.

### **Stereotypes**

Stereotypes can be understood as a set of predominantly negative feelings, general beliefs, and actions toward certain social groups. These stereotypes reflect traits, physical characteristics, symbols, roles, behavioral patterns, and similar aspects associated with a specific group and are applied to all members of that group despite significant differences and distinctions. A stereotype is a general idea about a particular group, object, or category of individuals based on certain assumptions that lead to constructed and uniform beliefs, either positive or negative, about them. As such, the process of generalization is intrinsic to stereotypes, involving the exaggerated generalization of characteristics to members of a group and a sense of homogeneity among them. "This virus, because it is man-made and created for specific purposes, operates very intelligently, precisely targeting individuals with

underlying health issues who are economically burdensome to society and the capitalist system."

In fact, the belief in stereotypes, which indicates a consensus among individuals regarding the dangerousness and unpredictability of a subject, triggers emotional and behavioral reactions in the form of prejudice and discrimination, placing those affected in a socially unfavorable position. "The coronavirus is a man-made virus created at the beginning of the new solar century to cleanse the Earth's population, protect the environment, and ensure the survival of the fittest, targeting the weak and elderly." Members of groups affected by stereotypes face a fundamental threat to their identity because stereotypes have relatively lasting effects and quickly spread within public culture, potentially threatening their abilities and self-esteem. The existence of such stereotypes can pose an additional risk to the target groups, affecting how their character is perceived and how they are treated according to these stereotypes, ultimately impacting their self-image. The long-term experience of such risks can lead to enduring identity loss and a decline in self-confidence.

### **Prejudice**

Prejudice is related to concepts such as negative judgment and bias in favor of certain individuals or things. "Since all countries in the world are grappling with this virus, it is unlikely that the virus was intentionally released by any country; rather, it is a man-made virus created in the competition between global superpowers." "The subject considers general social and religious ceremonies and, more specifically, local and ethnic traditions to be causes for the further spread of the coronavirus." "I have no doubt that the Republic of China released this cursed genomic sequence. However, I am still unsure of their purpose. It seems they were seeking a new drug. It could even be said that they went further, aiming to create a living being in the laboratory, but their experiments backfired, resulting in a genetic mutation that spread across the world." Prejudice serves as a judgment made prior to experience and is a reaction an individual has toward a person or thing before any actual experience, and it is not based on experience. In other words, prejudice is a negative and hostile attitude toward a specific group based on decisions made from incomplete or incorrect information. "Some people, by not adhering to health guidelines, intend to make others sick." Furthermore, "the participant believes that the

behavior and performance of official institutions, including government agencies, are more of a fantasy and ideological representation of reality than a realistic portrayal of the phenomenon as it is occurring in society." Prejudice is undesirable and unjust because it results from cognitive distortions and is also illogical and incorrect because it has no connection to the social reality of those who accept it. "This virus has shown that many of our traditional customs are ineffective and invalid in dealing with the complexities of the modern world, and the changes and developments in the modern world are advancing so rapidly that traditions cannot keep up and will inevitably fail." Overall, prejudice is an unfair and unjustified attitude based on an individual's membership in certain groups. The group may consist of people with specific races, genders, religions, or nationalities or have other noticeable differences from those who hold prejudices against them. Prejudice is based on incorrect and misleading information acquired through socialization. The factors that lead to prejudice against others include differences in language, race, social class, gender, ethnicity, birthplace, and economic, cultural, and political status. "I bet they and their families have taken the Pfizer vaccine while preventing others from accessing it. How can eighty- and ninety-year-old men be out among people and not catch COVID-19?"

### **Negative Emotions**

Such emotions are interpretations of our concerns and relate to how the body responds to environmental conditions. If emotions are reactions to environmental events, they must be defined in terms of their behavioral and environmental preconditions. Emotions include interpretations and responses that are more flexible than reflexes, which typically involve fixed responses to immediate stimuli. Emotions accompany all social actions, providing both motivation and goals. The subject "considers general social and religious ceremonies and, more specifically, local and ethnic traditions, as causes for the further spread of the coronavirus."

### **Avoidance Behaviors**

The subject believes that "those who violate these guidelines should be dealt with," which seems to indicate that the participant's authoritarian and conservative personality has intensified his lack of trust and tendency to distance himself from others.

**Personal and Subjective Judgments**

Our judgments are a complex and integrated pattern influenced by cognitive, developmental, and social factors. This pattern is affected by neurocognitive factors and encompasses a range of experiences, emotions, and maturation. In fact, what cannot be separated from adult behavior includes a degree of judgment. These judgments may relate to health behaviors, such as a participant who "considers social distancing the best solution for controlling the virus," or another participant who "believes that using certain medicinal herbs prescribed in traditional medicine is effective in controlling the disease and improving the condition of those infected." They may also relate to occupational and economic conditions, such as a participant who believes that "the coronavirus has severely impacted the lives of low-income groups and, conversely, provided a historic opportunity for the capitalist class to revive the market and further their dominance." They may also pertain to all social actions, as one participant "considers general social and religious ceremonies and, more specifically, local and ethnic traditions, as causes for the further spread of the coronavirus and believes that society's rethinking of traditional customs in the face of changes and risks in the modern world is unavoidable."

4.2.2. *Governance-Related Risks*

In this type of risk, it is assumed that governments are increasingly concerned that grassroots organizations could pose a threat to the consolidation of state power. Governments are inclined to exercise authority over individuals. Therefore, governments engage in surveying, examining, and educating individuals to align them with desired norms. In other words, governments play a role in cultivating habits that guide action and behavior, and thinking about risk and welfare methods forms an integral part of governance. The findings of this

study indicated that the risks perceived by some participants could be classified as governance-related risks, with subcategories of economic objectives and lack of social support. During the COVID-19 pandemic, governments faced dual challenges: managing public health while also responding to economic and social impacts.

**Economic Objectives**

Participants mentioned several examples related to this issue. One participant believed that "this virus is man-made and created for specific purposes; it operates very intelligently, precisely targeting individuals with underlying health issues who are economically burdensome to society and the capitalist system." Another participant stated that "the coronavirus is a man-made virus that China developed for economic purposes." Another participant viewed "the coronavirus as a man-made virus created to manage the global economy, and so far, it has been effective."

**Social Support**

It is clear that one of the most significant impacts of the COVID-19 virus is the importance of the role of governments in social support, planning, and spending in this area, and the extent to which different groups, including those in informal employment and those excluded from support policies, are vulnerable. In other words, the virus may not distinguish between different social classes, but the reality is that vulnerable groups are more susceptible to the virus due to factors such as poor nutrition and weakened immune systems, inability to afford medical expenses, inability to pay quarantine costs, and many other reasons. One participant expressed this sentiment, stating, "The withdrawal of the government from a determined effort to solve the problem leaves little hope for resolving the issue, at least domestically, aside from the efforts of medical institutions and the global health system."

**Table 1**

*The Results of Qualitative Analysis*

Main Categories	Subcategories	Concepts
Trust	Interpersonal Trust	Trust Beliefs, Trust Behaviors
	Social Trust	Good Governance, Trust in Media
	Public Trust	Trust in Professional Roles, Trust in Scientific Methods
	Trust Based on Religious Beliefs	Doctrinal Religious Trust, Emotional Religious Trust
Risk	Psychological Risks	Fear and Anxiety, Labeling, Personal and Subjective Judgments
	Governance-Related Risks	Economic Objectives, Lack of Social Support

## 5. Discussion and Conclusion

Previous studies have shown that trust is the most important factor influencing individuals' perception of a specific risk (Smith & Mayer, 2018). Since infectious diseases like COVID-19 pose a danger to society, trust may influence how these risks are perceived. Research on trust suggests that it can largely be classified into social and public trust. Social trust refers to trust in people "whom the public does not personally know or in institutions responsible for regulating or managing certain risks." Additionally, in social trust, trust in the government and media is crucial because they are sources of information about risks. Generalized trust refers to the different characteristics among individuals based on their inclination to trust other members of society in general, which is an important part of social capital. Generalized trust is considered an optimistic trait in individuals and is essential for understanding individuals' perception of risk (Siegrist, 2019).

Risk, as a constructed reality, is both new and closely tied to the social developments of societies. A risk society is one in which individuals' concerns shift from natural disasters toward risks resulting from human activities, which often have a global and pervasive impact. A risk society is one where the probability of danger is embedded within social life, creating complex and contradictory conditions where ensuring security becomes the primary concern of society. Risk is a consequence of the significant concern within society about adapting to the dangers of modern life. Risk, as a constructed reality, is both new and intimately connected to social transformations. Risk encompasses the possibility of an adverse event and its unpleasant consequences. Risk is not equivalent to danger; rather, it refers to a situation or condition that is potentially hazardous and damaging. In this sense, modernity is an unintended process that creates risky conditions, which can harm social life and the natural environment. The emergence of a risk society signifies a stage in the development of modern society where political, social, ecological, and individual risks arising from innovation frequently escape the protective and controlling institutions of industrial society.

Given the above, the objective of the present study was to analyze the sociological aspects of trust and risk during the COVID-19 pandemic and the intersubjective

experiences of participants in this context. A qualitative research method of descriptive phenomenology was employed. The statistical population of this study included all citizens in the provinces of Isfahan and Chaharmahal and Bakhtiari. To achieve this, in-depth phenomenological interviews were conducted with 39 individuals selected through purposive sampling until theoretical saturation was reached. The interviews were analyzed using the seven-step Colaizzi method, with data collection and analysis occurring simultaneously. Initially, the interviews were transcribed verbatim, and the interview reports were prepared in written form. Next, meaning units were extracted as sentences from the interview reports and identified as specific codes. Finally, after categorizing and merging similar items, the dimensions of trust and risk were classified into six main categories and 13 subcategories. Based on the findings, four main categories with eight subcategories of trust were identified: 1) interpersonal trust, including trust beliefs and trust behaviors; 2) social trust, including good governance and trust in the media; 3) public trust, including trust in professional roles and trust in scientific methods; and 4) trust based on religious beliefs, including doctrinal and emotional trust. In terms of risk, based on the intersubjective experiences of participants, two main categories with five subcategories were identified: 1) psychological risks, including fear and anxiety, labeling, and personal and subjective judgments; and 2) governance-related risks, including economic objectives and lack of social support. Based on the results of the present study, it is recommended that for each of the indicators related to trust and risk categories, the weaknesses should first be identified, and appropriate planning should be conducted in the second stage to gradually improve public trust among citizens. Given the trust derived from religious beliefs that enhances trust, it is necessary to develop policies to enhance religiosity in a practical and appealing manner for citizens. Special attention should be given to this during religious festivals and ceremonies, as these gatherings strengthen social cohesion and unity, consequently increasing individuals' social trust toward one another and other institutions. It is recommended that institutions, organizations, and agencies be responsive to public demands, as increased responsiveness and justice from political institutions will improve citizens' social trust in the political system and its performance, thereby

fostering social trust. It is also suggested to investigate the impact of psychological risks on seeking treatment and concealing illnesses, as well as delaying diagnosis and treatment. Additionally, it is recommended to specifically examine the cultural and religious beliefs that influence risk and trust. Finally, it is suggested that future research on the current topic combines both quantitative and qualitative methods to achieve more reliable results.

### Authors' Contributions

Authors contributed equally to this article.

### Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

### Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

### Acknowledgments

We would like to express our gratitude to all individuals helped us to do the project.

### Declaration of Interest

The authors report no conflict of interest.

### Funding

According to the authors, this article has no financial support.

### Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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