# Implicit Gender Perceptions in Financial Planning: Evidence from the United States, Australia, and South Africa

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## Abstract

Gender bias remains a persistent issue within financial services, yet little is known about how individuals implicitly associate gender with the financial planning profession. This study examines implicit gender associations related to financial planners using an Implicit Association Test (IAT). Survey and experimental data are collected from respondents in the United States, Australia, and South Africa to investigate whether individuals implicitly associate financial planning with a particular gender and whether engagement with financial planners influences these perceptions. The results show significant cross-country differences in implicit gender associations, with respondents in South Africa exhibiting stronger associations between women and financial planning than respondents in the United States and Australia. In addition, engagement with female financial planners is associated with higher IAT D-scores, suggesting that exposure to female advisors may influence implicit perceptions of the profession. These findings highlight how gender stereotypes within financial advice markets are not fixed but are shaped by social context and professional exposure, offering new insight into how representation within financial professions may influence perceptions of expertise and trust.