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Joyce is deeply involved in various initiatives to drive the BSP's financial inclusion agenda forward. These include policy development and advocacy work with a particular focus on inclusive digital finance, MSMEs, and agriculture financing.

A certified public accountant, Joyce earned her bachelor's degree and MBA from the University of Sto. Tomas and De La Salle University. She has also completed the Leadership and Diversity Program for Regulators of the Women's World Banking and AFI at the Saïd Business School, University of Oxford.

Joyce joined the BSP 22 years ago as a Bank Examiner. Prior to her financial inclusion assignment, she was involved in the strategy management and enterprise project management program of the BSP.