

Ph.D, Doctorado Europeo in Dirección de Empresas y Gestión de Marketing, University of Seville, Spain. Degree of Master in Monetary and Finance Economy, I.S.E.G - Technical University of Lisbon, Portugal. She is researcher in e-learning and digital marketing in CIEO and Le@d.

From 1979 to 1981, she was Technician of Planning Department (Ministry); from 1982 to 2000, she worked as Banking Planner and Supervisor in Mundial Confiança Group (Banco Pinto & Sotto Mayor, Banco Totta & Açores, Crédito Predial Português and Banco Chemical Finance, S.A.) in Lisbon, and was Supervisor in Monetary and Foreign Exchange Authority of Macau.

From 2001 to 2016, she has been Full Professor of the Department of Business Administration, in Universidade Aberta (Open University) in Lisbon. From 2010 to 2016, she has been President of Associação Portuguesa para o Empreendedorismo.

From 2016 until now he is Manager and main shareholder of the company Incubcenter, Lda.

She has many published articles, and books namely “Marketing de Serviços” with João Manuel Pereira. Book published by Edições Sílabo, Lisbon, 2014. ISBN: 978-972-618-746-2.

She has also participated in some European projects and she has organized several conferences, seminars, workshops and other events.