

JOB DESCRIPTION – PRINCIPAL CONSULTANT

Job title	Principal Consultant
Reporting to	Head of Delivery
Reporting to jobholder	Analysts / Senior Analysts / Consultants / Senior Consultants / Lead Consultants
Department	Delivery Services
Location	UK
About Arum	TRUSTED BY THE WORLD'S LARGEST BRANDS Shaping the future of collections & recoveries through smarter strategies, data, technology, and managed services. We work with leading brands across financial services (banking, lending, debt purchase), utilities, telecommunications, and the public sector.
	Our unique vantage point at the centre of the industry coupled with Arum's team of practitioner experts means we are unlike any other consultancy – we don't just report – we deliver! We are also proud to run the world's only independent technology accreditation programme for credit, collections, and recoveries technology, helping organisations navigate the technology landscape with confidence. Our knowledge of the debt industry is unrivalled
Purpose of role	The Principal Consultant plays a key role within Arum, bringing deep subject knowledge expertise across the Collections & Recoveries lifecycle with the ability to apply that knowledge across a diverse range of client and business assignments, finding solutions to a range of client problems and challenges. The role requires the individual to be at the forefront of thinking and delivery within credit management covering all major sectors and geographies in which Arum operate, including but not limited to: UK, EMEA, APAC, US geographies and sectors including Financial Services, Utilities, Telco, Public Sector across both the B2B and B2C landscape.
	The role will: <ul style="list-style-type: none">• Deliver first class consultancy to our clients utilising their subject matter expertise• Act as Arum's "go to person" for any delivery related query relating to the client engagement from pre-sales stages through to the end of an engagement's delivery• Act of an exemplar of good practice, representing Arum and our services externally with clients and via social media and marketing forums.• Be a positive role model across Arum, through your proactive and positive leadership, management, and guidance.

	<ul style="list-style-type: none"> Support the Arum SLT in the fulfillment of Arum's strategy and objectives. Provide support to the department Head to manage the delivery team and deputise where required Your peer group would be senior management in a client – you would be talking to and advise C-level or equivalent client stakeholders on issues and solutions.
Responsibilities	<p>The Principal Consultant role will have a varied portfolio and will be able to apply themselves across the following activities as needed:</p> <ul style="list-style-type: none"> Actively participate in pre-sales activities. Sit alongside a sales colleague to help a client diagnose issues and advise the client on the best course of action to take, in addition to delivering pre-sales outputs such as proposal writing, resource modelling and project planning. Lead projects across a variety of different subjects within Collections & Recoveries, identifying and seeking broader support from the wider Arum team and other professionals where needed. To design what the consulting engagement should look like, and you would be able to explain (and lead) its delivery. Be able to lead any team on any consulting engagement – because you know how to assemble and manage a team with all the necessary skills. Understand when to bring the experts in and can work with them. You can apply your technical skills from another area to the context in which you are working. Support the department head as required, on any tasks relating to the practice such as supporting team management and account management. Also to deputise during periods of absence which may include knowledge and contribution to the revenue process, target delivery and OKR's Line management of individuals within a management framework, and contributions to the development needs of other consultants. Completing end-to-end smaller engagements either independently or with a small team, owning and coordinating the engagement. Manage the relationship with clients at all levels, in particular C Level & Senior Management, including creation of / direction on client reports (CSA, Road Map etc.) and conduit for client communications. Generation of articles (blogs, social media, thought leaderships etc for Arum within specialist areas. Production of frameworks, IP, and collateral to support efficient delivery of Arum services Play an active role in the training, development and mentoring of colleagues. <p>The individual will be expected to retain a billability target of 60 - 80% through the year whilst identifying business development opportunities, supporting pre-sales activity, managing their team, leading market knowledge (thought leadership) by assisting with white papers / articles for Arum and supporting other parts of the business.</p>
Key skills & experience requirements	<ul style="list-style-type: none"> Collections and recoveries subject matter expert. <ul style="list-style-type: none"> Sector / geography agnostic but must be current Across C&R strategy, operations, systems

	<ul style="list-style-type: none"> • Be at the apex of the profession for your skill / expertise or discipline. • System-based SMEs will have a full understanding of the system and how that can be applied by clients to solve business problems. You will be expected to be able to translate that knowledge to comparable C&R systems, in order to deliver a system agnostic approach. • Underpin your system expertise with a broad set of technical skills, to the extent that you are able to discuss these with confidence and understand what good looks like. E.g., SQL, API's, ETL. • Possess a highly developed and broad range of consulting skills and experience. • Be a confident and professional communicator. Able to influence and lead client discussions to Board level. Able to elicit business needs, apply appropriate challenge and influence in a professional manner. • Availability and flexibility in travelling to, and working at, client sites (geographically mobile, including overnight stays) and ability to work within non-UK time zones either on-site or remotely. • Manage workload of self and others autonomously, making appropriate judgment calls on priorities. • Proactive and a “can do” attitude toward different types of work and engagements using knowledge and experience to influence your approach • Excellent written and communication skills • Widespread network across collections and recoveries • You will know how organisations operate and how people, process, structure, finance, and culture all impact outcomes.
Rewards	<p>This is an exciting opportunity to work for a fast growth thought leader in the consulting & technology space which is passionate in helping to improve the way businesses manage credit.</p> <p>The successful application will receive a competitive salary and pension, Life Assurance, and other standard benefits as well as Private Medical Insurance package.</p>

Professional Expertise / Specialism	Competencies
<p>For whatever skill / expertise or discipline, you must be at the apex of the profession.</p> <p>You are our “go to person” for any query relating to that profession.</p> <p>Knowledge or longevity is not enough. Application is essential.</p>	<p>Client Impact</p> <p>Shapes the long-term success of client engagements through strategic influence and industry expertise. Principal Consultants are recognised leaders in delivering transformative value, aligning organisational goals with client outcomes, and fostering enduring partnerships.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Drive strategic initiatives for client organisations. - Build and sustain high-level client relationships. - Set the vision and approach for client engagements to maximise impact.
<p>For Example:</p> <p>For Debt Manager, you would be able to lead a whole engagement from start to finish covering technical and business-related aspects. You can diagnose and solve problems relating to the system itself (e.g., poor configuration) and be able to advise a client how they can optimise its use within the business to deliver better business outcomes.</p>	<p>Communication Skills</p> <p>Demonstrates exceptional communication skills, providing thought leadership and shaping strategic discussions with top-level stakeholders.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Leads board-level presentations to outline strategic recommendations. - Represents the organisation in high-stakes client negotiations. - Shapes organisational narratives to align with client and market trends.
	<p>Proactive problem-Solving Ability</p> <p>Drives problem resolution for strategic issues, delivering transformative solutions that impact client organisations at a systemic level.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Advises executives on resolving critical business challenges. - Develops innovative frameworks to address systemic issues. - Shapes problem-solving methodologies to align with evolving C&R industry trends.
<p>For a Programme Manager, you know everything there is to know and / or hold an appropriate qualification and have significant experience of managing multiple types of programmes. You would be able to observe a business situation and be able to diagnose problems in programme set up and operation and be able to lead recovery.</p>	<p>Commercial Awareness</p> <p>Drives Arum’s commercial growth by shaping strategies that align client needs with Arum’s long-term goals and industry leadership.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Negotiates high-value partnerships that strengthen Arum’s presence in key industries. - Develops multi-year strategies to position Arum as a market leader in client industries. - Provides thought leadership on industry trends to influence both Arum’s and client’s strategic directions.

	Leadership	<p>Provides visionary leadership by shaping organisational and client strategies, driving long-term success for both Arum and its clients.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Defines and communicates a strategic vision for complex engagements. - Builds high-performing teams by fostering a culture of excellence and collaboration. - Influences client leadership to adopt transformative strategies that deliver sustained value.
	Collaboration and Teamwork	<p>Promotes cross-functional collaboration and strategic partnerships to drive successful outcomes and enhance organisational capabilities.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Builds strategic alliances with internal and external partners. - Facilitates collaboration across global teams to deliver integrated solutions. - Shapes organisational initiatives to improve teamwork and synergy at scale.
	Growth and Learning Mindset	<p>Champions organisational growth by setting an example of lifelong learning, fostering talent development, and shaping strategic learning initiatives that drive success.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Designs and implements leadership development programs to build organisational capacity. - Advocates for innovation by integrating insights from industry trends and research. - Influences organisational strategy through knowledge-sharing and thought leadership.
	Work Ethic and Accountability	<p>Sets and enforces high standards of accountability and work ethic across the organisation, ensuring sustainable success for both Arum and its clients.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Defines organisational standards for accountability and quality. - Drives cultural initiatives that promote ethical behavior and excellence. - Represents Arum in fostering long-term trust and accountability with clients.

	<p>Technical Proficiency</p> <p>Provides thought leadership in technical domains, driving innovation and excellence across Arum and client organisations, with a focus on Collections and Recoveries Systems.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Defines technical roadmaps for Arum's offerings to meet market demands, including operational and system configuration strategies. - Advises clients on adopting emerging technologies and optimising system configurations to maintain competitive advantage. - Represents Arum in industry forums to showcase expertise in technical and operational innovations.
<p>Strategic Thinking</p> <p>Drives strategic initiatives that influence both Arum's and clients' long-term success, leveraging deep industry expertise and visionary thinking.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Defines long-term strategies for Arum and client organisations to maintain competitive advantage. - Provides thought leadership on emerging trends and their strategic implications. - Guides executive-level decision-making to achieve transformational outcomes. 	
<p>Change and Innovation</p> <p>Shapes organisational and client innovation strategies, driving transformational change and positioning Arum and its clients for long-term success.</p> <p>Key Activities:</p> <ul style="list-style-type: none"> - Defines innovation roadmaps to address future challenges and opportunities. - Provides thought leadership on trends and technologies shaping the industry. - Influences client leadership to adopt forward-thinking strategies for growth. 	