



JOB DESCRIPTION

Consultant

LOCATION	Hybrid with travel to client sites as required
CONTRACT	Full time, permanent

About arum

Technology is the investment. We're the return.

Banks, governments and the world's largest brands in collections and recoveries are spending more on technology than ever. Yet too many programmes stall, underperform or fail to deliver the outcomes they promised. arum exists to close that gap.

For 28 years, we have delivered 500+ engagements in 23 countries, helping 140+ clients and partners turn technology investment into measurable results. We are independent, with no software to sell and no vendor agenda, so we start with the client's requirement, not a product. Strategy and delivery sit in the same team across five stages: Advise, Procure, Implement, Rescue and Optimise.

Headquartered in the UK, we are deliberately specialist and relatively flat. As a Consultant, you will own meaningful work from the start and see the difference your advice and delivery make to our clients' results.

Purpose of role

You will work directly with clients providing high-quality consultancy to understand their challenges and objectives, analyse complex business, operational and technology requirements and develop practical solutions and recommendations.

Operating with a high degree of autonomy, you will contribute across the full delivery lifecycle, from analysis and solution design through to implementation and evaluation. You'll be expected to have a view, make sound decisions, build trusted client relationships and take responsibility for outcomes rather than simply completing assigned activity. You may work solo, or part of a client, or mixed consulting team. This may involve setting direction for others and taking accountability for high-quality client outcomes.

Alongside client delivery, you will contribute to arum's specialist knowledge and market presence and play an active role in identifying and shaping opportunities to deepen our work with clients.

Key responsibilities

Client & Project Delivery

- Take ownership of defined workstreams and deliverables within client engagements, managing activities, priorities and dependencies to deliver high-quality outcomes within agreed timescales.
- Work directly with client stakeholders to understand business challenges, objectives and requirements, leading defined meetings, interviews and workshops and communicating findings, recommendations, progress and risks clearly.
- Build strong client relationships and coordinate effectively with client teams, colleagues, technology providers and other stakeholders to support successful delivery.
- Produce and present high-quality reports, presentations, business cases and recommendations, translating complex information into clear and actionable outputs for client stakeholders.
- More experienced consultants are expected to lead workstreams, significant components of client engagements and smaller client engagements, taking accountability for quality, timescales, risks and outcomes. They will build trusted relationships with senior stakeholders, lead meetings, workshops and governance interactions, and provide clear advice and constructive challenge. They will also lead structured problem-solving across complex or ambiguous challenges; shape and oversee operational, technology and system change; and direct the production of high-quality deliverables for senior audiences.

Consulting, Solutions & Problem Solving

- Analyse complex business, operational, system and data challenges, identifying root causes and using structured analysis and industry knowledge to develop practical solutions and recommendations.
- Evaluate existing and implemented solutions against agreed objectives and performance measures, identifying opportunities for further improvement and adapting recommendations where appropriate.
- Design and support the implementation of process, strategy, system and operational improvements, including requirements, configuration, testing/quality assurance and refinement of solutions.
- Design and support the design and implementation of collections and recoveries business processes, strategy and operational improvements, and or the technology implementation lifecycle including requirements, configuration, testing and refinement of solutions.
- Apply arum's tools, methodologies and specialist knowledge to deliver effective client outcomes, using relevant technology, data and analytical tools as required.

Commercial, Development & Contribution

- Develop a strong understanding of client priorities and wider industry trends, proactively identifying opportunities where arum's services and expertise could provide additional value.
- Deliver work with commercial awareness, considering scope, timescales, quality and effective use of project resources while supporting wider engagement objectives.
- Support appropriate business development and pre-sales activity, including contributing to opportunity shaping, proposals and client conversations.
- Contribute to arum's market presence and specialist reputation through knowledge sharing, publication of insights, thought leadership and other market-facing activity.
- Share knowledge and expertise with colleagues and support the development of Analysts and Senior Analysts through day-to-day collaboration, guidance and feedback.
- Take ownership of personal development and contribute to the continued development of arum's tools, methodologies and collective expertise.
- Follow arum's agreed delivery methodologies, policies, quality standards and management system requirements.

- Any other activities as requested appropriate to the role and grade of this position.

Key skills & experience

- Strong consulting, analytical and problem-solving capability, with experience translating complex business, operational or technology challenges into practical solutions.
- Experience delivering within project, consulting, technology or operational change environments, with the ability to independently manage defined workstreams and deliverables.
- Strong understanding of business and/or system analysis, solution design, implementation, configuration, testing or related delivery activities.
- Confident written, verbal and presentation skills, with experience working directly with clients and communicating effectively with stakeholders at different levels.
- Strong organisational and stakeholder management skills, with the ability to manage competing priorities and work effectively with a high degree of autonomy.
- Good working knowledge of Microsoft 365 and relevant data, technology or analytical tools.
- Experience within credit management, collections and recoveries operations, or related financial services environments, and / or collections technology platforms development and implementation would be advantageous.

We welcome experienced management consultants, and those with strong operational or technical backgrounds who can demonstrate significant potential to transition to a management consulting role.

Personal attributes

- Commercially aware and focused on delivering practical outcomes that add value for clients.
- Confident and credible when working directly with clients and stakeholders.
- Analytical and solutions-focused, with the confidence to challenge constructively and make recommendations.
- Proactive and accountable, comfortable taking ownership and working independently.
- Collaborative and adaptable, with a willingness to share knowledge and support the development of others.
- Willingness and flexibility to travel to client sites, including overnight stays, where required.

Rewards

- Competitive salary
- Discretionary bonus
- Pension
- Professional development support and career progression opportunities.