

Principal Consultant

LOCATION

Remote, with travel to client sites as requested

CONTRACT

Full time, permanent

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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 Principal Consultant, you will be one of the voices that defines arum in the market, advising executive and Board-level stakeholders and shaping how the industry thinks about technology in collections and recoveries.

Purpose of role

The Principal Consultant represents the highest level of professional consulting and specialist expertise within arum, shaping strategic client outcomes and providing authoritative advice across complex collections and recoveries challenges.

As a recognised subject matter expert, you will operate as a trusted advisor to executive and Board-level stakeholders, diagnosing complex problems, challenging established thinking and defining strategies and solutions that deliver sustainable business outcomes. You will bring deep expertise while drawing on arum's wider technology, data, AI and operational capabilities to provide an integrated perspective.

You will shape engagements from the earliest client conversations through to delivery, defining the approach, assembling the right expertise and providing strategic direction and assurance throughout. You will be a recognised point of expertise for colleagues and clients, particularly where challenges require judgement, innovation or specialist knowledge beyond established approaches.

Beyond individual engagements, you will help shape arum's market thinking, develop its intellectual property and specialist capability, strengthen strategic client relationships and support the continued development of our people and business.

Key responsibilities

Strategic Client & Consulting Leadership

- Act as a trusted advisor to executive and Board-level stakeholders, shaping strategic discussions, challenging thinking and influencing decisions across complex collections and recoveries challenges.
- Diagnose complex or systemic client problems and define strategies, operating models, technology approaches and solutions that deliver sustainable, measurable outcomes.
- Shape consulting engagements from initial diagnosis and pre-sales through to delivery, defining the approach, required expertise and overall direction to maximise client impact.
- Provide strategic direction and senior assurance across high-value or complex engagements, guiding clients and teams through ambiguity, transformation and critical decision points.
- Build and sustain senior client relationships, acting as a recognised source of specialist expertise and helping clients anticipate and respond to emerging industry, technology and regulatory developments.

Expertise, People & Practice Leadership

- Act as a recognised subject matter expert within one or more specialist areas, applying deep expertise across sectors, technologies and geographies while maintaining a broader understanding of the collections and recoveries landscape.
- Provide expert guidance, challenge and support arum and client delivery teams, helping solve complex problems and raising practice and professional standards.
- Develop arum's specialist capability through frameworks, intellectual property, methodologies and new approaches that improve the quality and effectiveness of client delivery.
- Coach client staff and develop arum colleagues and future leaders, sharing expertise and creating opportunities for others to build capability and responsibility.
- Line manage individuals where required, taking responsibility for performance, development and effective deployment.
- Support arum Leadership in shaping practice priorities, capability and strategic initiatives and deputise for arum Leadership where appropriate.
- Champion continuous improvement and innovation across arum's delivery approaches, tools, methodologies and specialist capability.

Commercial, Market & Industry Leadership

- Originate, shape and progress significant client opportunities, working with arum colleagues and Leadership to translate client challenges into compelling propositions and engagements.
- Develop strategic client relationships and identify opportunities to broaden and deepen arum's impact across accounts, sectors and geographies.
- Contribute to arum's commercial performance through effective account development, engagement shaping and consideration of client value, resource, utilisation and profitability.
- Build arum's market reputation through recognised thought leadership, insights, industry participation and other external activity within specialist areas.
- Identify emerging trends across technology, AI, data, regulation and collections and recoveries and help translate these into new thinking, capabilities and opportunities for arum and its clients.
- Follow arum's agreed delivery methodologies, policies, professional standards and management system requirements.
- Any other activities as requested appropriate to the role and grade of this position.

Key skills & experience

- Recognised subject matter expertise within collections and recoveries, credit management, technology implementation or a relevant specialist discipline with a track record of applying that expertise to complex business challenges.
- Extensive consulting, advisory, business transformation, technology change or industry experience, with a track record of shaping and leading high-impact strategic engagements.
- Deep understanding of collections and recoveries strategy, operations and technology, alongside an informed perspective on emerging market, regulatory and technology developments.
- Proven credibility as a trusted advisor to executive and Board-level stakeholders, with the ability to shape strategic direction, influence significant decisions and provide authoritative challenge.
- Exceptional strategic and problem-solving capability, with the judgement to diagnose complex or systemic issues and develop innovative, practical solutions.
- Ability to define consulting approaches, assemble and guide multidisciplinary teams and draw on specialist expertise to deliver integrated client outcomes.
- Demonstrable experience developing senior colleagues and raising capability and standards across teams or professional disciplines.
- Highly developed commercial capability, with experience shaping significant opportunities, developing senior client relationships and contributing to sustainable account and business growth.
- Excellent communication and presentation skills, with the ability to communicate complex ideas and influence at the highest levels.

Personal attributes

- Authoritative and credible, with the confidence and judgement to influence at executive and Board level.
- Intellectually curious and forward-looking, with a clear point of view on developments shaping collections and recoveries.
- Strategic and commercially minded, able to connect client challenges with wider organisational, market and technology considerations.
- Comfortable operating in ambiguity, making difficult judgement calls and challenging established thinking constructively.
- Generous with expertise and committed to developing others, while remaining close to the work and accountable for outcomes.
- 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.

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