

# Case Study

[Read this case study on our website >](#)

## At A Glance

### Challenges

- Niche technical skillsets
- Increased demand for remote working
- Chester location

### Benefits of MERJE

- Longstanding client partnership
- Decades of Credit Risk, Data & Analytics expertise
- Highly established database of relevant talent
- Consultative approach to relationships



*We are a growing business and MERJE do a great job in helping us sell that to prospective candidates. We get people joining the business who are excited to be part of that journey and grow with us.*

**Ken Doyle**

Director of Credit Risk & Technology

*The client*

## Head of Credit Risk & Team Evolution in Motor Finance

### The Situation

Specialist Motor Finance has been providing **hire purchase car finance solutions** to customers throughout the UK for over 10 years.

Throughout this time, they have **invested heavily in their Credit Risk, Data & Analytics function** to ensure their services remain at the front of the market while sticking to their core ethos: Treating Customers Fairly.

Ellie Sykes, Director - Credit Risk & Analytics at MERJE, helped Ken Doyle to secure his role as Head of Credit Risk at SMF in 2018, and from then on he has employed our expertise to support him in **vastly enhancing the firm's analytical capabilities**.

SMF is a Chester-based business meaning there **isn't a large local talent pool** of the niche and technical skillsets required.

While the business does operate a hybrid working policy, **the demand for more remote working has increased massively in recent years** which has added to the challenge of attracting professionals who could attend the office 1/2 times per week.

### The Solution

With an extensive existing candidate network, market-leading talent attraction techniques and tools, and **a focus on long-term success for clients and candidates**, our Credit Risk & Analytics team has been able to identify a variety of suitable individuals for Specialist Motor Finance over the years, including:

- Decision Science Analyst
- Senior Credit Risk Manager
- Senior Credit Risk Analyst (Collections)
- Analytics Manager
- Credit Risk Analytics Manager
- Business Analyst
- Senior Credit Risk Analyst
- Graduate Credit Risk Analyst
- Senior Data Engineer



# Case Study

[Read this case study on our website >](#)

## At A Glance

- 
**600%**  
Growth in team FTE
- 
**10+ Year**  
Client Partnership
- 
**70%**  
12m+ Retention Rate



*Our partnership with SMF is a prime example of the long-term success we strive to achieve for every business we work with.*

*It also demonstrates our determination and persistence in delivering solutions for clients, no matter the hurdles we face.*

**Ellie Sykes**  
Managing Consultant  
*The consultant*

## Head of Credit Risk & Team Evolution in Motor Finance

### Ken Doyle, Director of Credit Risk & Technology, said...

"I started working with MERJE in 2017 when looking for a new role, and Ellie guided me through the recruitment process for the position at SMF in 2018.

I had a great experience working with the MERJE team, so **I chose to use them as our key recruitment partner for Credit Risk, Data & Analytics** from then on.

The increase in remote working due to the Covid-19 pandemic has added to the challenge of finding suitable candidates. While we operate a hybrid model, individuals who desire high levels of home-based working can be difficult to attract.

Ellie and her team at **MERJE do a great job in really understanding the roles being advertised** and the challenges that the business faces.

This attention to detail helps me to tailor the recruitment process to get the right skillset in, as well as **always considering what the longer term aspirations of individuals are** so we can plan development from day one."

### The Result

Despite the challenges faced, our partnership has flourished exponentially as Ken has progressed from Head of Credit Risk to Director of Credit Risk & Technology and **grown the Credit Risk, Data & Analytics function from just three analysts to a team of over 20 FTEs.**

With MERJE's support and expertise, SMF has been able to upskill the team, bring new experience in, and add a variety of talented individuals to the business.

We have achieved a **70% 12-month retention rate**, with many of the new additions still being with the business years down the line.

[Looking for expert hiring support? Get in touch >](#)