

Louisa Murray is an experienced leader within the Fintech space who has held several senior roles within Railsr, a leading player in the Embedded Finance. These roles include the COO position for UK and Europe and most recently SVP, Global Head of Enterprise Customers and Channel Partners. For many years Louisa has been committed to helping women pursue their career in business and technology so her recommendations on how to address gender underrepresentation are incredibly insightful.

How did you start your career within FinTech?

Louisa started her early career in trading, an industry that she describes to have a distinct lack of females. Her first position was in research and when proactively seeking out a role within the trading side of the business she was infamously told by a stockbroker that she would not be able to obtain such role with her being a woman. To achieve such goal, she moved organisations and started out as an assistant on a new desk and within 12 months she had her own trading book. This was an influential time during the 90s as there were very few female traders.

On leaving trading, Louisa was keen to seek out entrepreneurship and launched her own Fintech headhunting firm. She based herself in the largest WeWork in London at the time and used this as an excellent networking opportunity to knock on the doors of founders, building excellent relationships in the space and ultimately filling C suite level positions for a range of exciting start-ups. Through these connections she was introduced to Nigel Verdon, one of the Railsr's Co-founders, and the rest is history. An interesting part of Louisa's story is that she proactively asked to run the sales at Railsr, pitching her capability and the value add she would bring as a customer focused trader. She really did see the need in the product and was confident that she would be able approach and close the prospects that the business needed. She describes her ability to build relationships as her super skill – she has always been able to communicate with all individuals no matter what age or what seniority.

Coming from a trading background, Louisa had a natural flare for risk taking and had always invested in businesses so found that entrepreneurship was an organic move for her. She was employee number four at Railsr and loves that she has been a key part in the build phase of what is now, a hugely successful business.

What is your experience of being a leader?

Being one of the first people on the ground at Railsr has been enjoyable, incredibly rewarding but also very challenging. Louisa is still trying to understand which part of the journey she enjoys the most – is it taking joy in the process of the 'build phase' or finishing at your desired destination and seeing the success and outcome that you have achieved. She describes her team as a key factor in her experience as a leader, as it these individuals that play a key part in the journey of a business and seeing their success is an exciting part of the role. Over her twenty-five years as a leader, she has been referenced as an integral part to the success of several past team members and this has been hugely rewarding.

Louisa advises that there is never a straight path in a successful career within business. Resilience is required, particularly when moving to new industries, and it is important to recognise that progression is not always linear. Sometimes you must take a less senior role to impact your overall career and it is these moves that broaden your skillset, and often, increase the value you can bring to a business. She believes that by successfully building all the habits we need for success, the outcome or long-term goal will take care of itself.

What's been the biggest success in your career to date?

Louisa is an extremely customer focused individual and still has a very hands-on role within Railsr, particularly in her current role which requires direct customer contact with their top tier clients.

As a team, Railsr have onboarded some great customers and for Louisa, watching these early clients grow is one of the most exciting parts of the role. Many of the early clients that Louisa signed started as early-stage start-ups who since have gone on to do great things in the market, providing fantastic success stories. These clients include names such as Plum and Wagestream, brands who are now successful scaleups in the Fintech market.

Hiring throughout lockdown is something that Louisa is proud of. She found the process to have unexpected challenges when not meeting individuals face to face. Obvious obstacles were technical difficulties but also an increased difficulty in 'getting to know' the candidate through social cues and interactions which ultimately increased the risk in making the wrong hire. Being the right cultural fit is one of the fundamentals when hiring talent for Railsr so Louisa had to ensure a structured and effective recruitment process to enable success. This 'right cultural fit' is somebody who can work independently, somebody who possess the ability to 'get things done' in an intense, fast-moving environment and somebody with a real willingness to learn.

What would be your advice to the next generation of female leaders?

The advice that Louisa would give to the aspiring female leaders is –

- Go for it!
- Don't be afraid to show emotion as this is what makes you a strong leader
- Personal branding is so important and leaving a lasting impression on individuals is key to success as you never know when you will need to utilise the network you have built
- Stand up for what you believe in and fight for what you want. Not in an 'elbows out' kind of way but in a confident way
- You must have ambition – it is hard to be a leader without this as you always need to be thinking one step ahead and riding any storm that may come your way (typical of a start-up)

What initiatives have been used to promote D&I within Railsr?

The environment at Railsr is incredibly fast paced in comparison to Louisa's early days in trading, with a real mix of individuals from a range of backgrounds and a real melting pot of talent. For them, it is all about hiring the right individual for the job and when recruiting new talent, it is important that they meet with the wider team to help eradicate bias and empower a collaborative hiring decision. Louisa will ensure that she personally meets with any females in the interview process to demonstrate their commitment to diversity.

Louisa believes that there is positive change happening in the Fintech and wider Technology industry with many organisations now pushing a D&I agenda. However, she does feel that more needs to be done, particularly at a senior leadership level, as women are underrepresented and part of the challenge is changing the perception of what a career in technology offers. Railsr see this first hand as research on their own recruitment evidences that more males apply directly to their jobs and a more active headhunt approach is required to attract and obtain female talent.

A generational change is required to shift the dynamic; younger girls need more female superstars to be inspired by. The technology gender gap starts at school and persists through every stage of girls' and women's lives so Louisa volunteers on several local school programmes to influence change. She is keen to educate, equip and inspire young people to choose a career in Fintech.

Louisa encourages female leaders to profile and celebrate their success stories. As a leader in Fintech herself and a mum to one daughter and two sons, she recognises that not everybody is as fortunate to have a female role model in their family so it is important to highlight inspirational women and organisations that 'get it'.