Luka Macharia

Senior Software Engineer
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Summary

Senior Software Engineer with 5+ years of experience building secure, high-volume mobile products for banks and fintechs — mobile banking, agency banking and digital lending. I architect scalable multi-module applications on a modern stack and have repeatedly modernized legacy codebases in production without disrupting live users. Beyond the client, I have solid iOS experience with Swift and am familiar with server-side and API development in Go and Java (Spring Boot). Detail-oriented and analytical, I am comfortable debugging revenue-critical flows, profiling for performance, and lifting engineering standards across a team.

I stay deliberately curious — continuously learning, adopting new tooling and practices, and sharing what works so both my craft and the team's stay current as the ecosystem shifts.

Profiles

Linkedin
linkedin.com/in/luka-macharia-javadev

Github
github.com/kalu254

Experience

Equity Group Holdings Apr 2026 – Present
Snr Software Developer

- Fixed critical defects in the loan borrowing journey that stalled applications mid-flow and forced customers to restart. The flow now completes end to end, cutting drop-offs and pushing more loans through to disbursement.
- Championed AI-assisted development across the Android team, authoring the reusable AI skills, usage policies and harness documentation now in daily use. Gave the team a governed way to apply AI, shortening feature turnaround and review cycles without compromising quality.
- Led a test coverage overhaul of the Borrow module, lifting line coverage from 26% to 98% and branch coverage from 18% to 88% in under three months. Regressions in a revenue-critical flow are now caught before release, not in production.
- Serve as a reviewer on the Android codebase, holding pull requests to the team's architecture, testing and readability standards; feedback has lifted baseline code quality and cut defects reaching QA.

Eclectics Intl Ltd Apr 2022 – Mar 2026
Snr Software Engineer Sep 2024 – Mar 2026

- Built an EMV library for POS Android devices to read cards for Agency Banking solutions, improving app performance and security.
- Designed and built a Loan origination app for capturing customer loan application data. Digitizing the process raised application volumes to 4x the manual process and cut turnaround significantly.
- Upgraded a client's Agency banking platform to run on regular Android devices and POS machines, with bluetooth printing, biometric verification and contactless payments. Agents grew from 40k to 79k in the 3 months after launch, revenue flow reported up 13%.

Software Engineer Apr 2022 – Aug 2024

- Integrated an existing merchant app to a bank payment service to receive customer payments directly to merchant accounts. Revenue flow reported up 17% after launch.
- Worked on a Mobile Banking solution serving over 10k users and processing around $1 million in transactions, covering profile creation, wallet accounts, bank account linking and transfers.
- Added biometric transaction authorization to an existing agency banking solution, revamped the UI and added extra billers, increasing client adoption.

KAPS Lab Mar 2021 – Apr 2022
Android Developer

- Integrated an existing app with Jitsi for video and audio calls in online meetings, using WebRTC and third party API integration.
- Built an app for querying tickets, changing validity status, authenticating agents and reporting fraudulent tickets, cutting institution losses from parking ticket fraud. Used GPS location updates and Web Sockets.
- Built an e-commerce marketplace for thrift fashion, where users create stores, upload products, make sales, capture shipment details, chat and collect payment in-app. Platform generated the client 50k USD of funding. Used Google Maps API, media file exchange, Socket IO and Firebase Cloud Messaging.

https://www.kaps.co.ke/

Skills

Languages: Kotlin, Java, Swift, Go, SQL

Android: Android SDK (activity and fragment lifecycles, permissions, background processing), Jetpack Compose, Jetpack (Navigation, Room, DataStore, WorkManager, Paging), Networking (Retrofit, OkHttp, Kotlin Serialization, Moshi/Gson)

iOS: SwiftUI, UIKit, Core Data, URLSession, Combine, Push Notifications

Architecture: Clean Architecture, Multi-module app development, MVVM, MVI, Dependency Injection (Hilt, Dagger 2, Koin)

Backend: Go, Java (Spring Boot), REST API design, JSON

Async & Data: Coroutines, RxJava, Caching, Firebase

Testing: Unit testing, UI testing, Automated testing, Code coverage

Quality: Performance optimization, Security (EMV, biometric authentication, SSL/TLS, Keychain management), Debugging, Clean code

Tools: Git, GitHub Actions, Gradle, Fastlane, AI-assisted development

Education

Kenya Highlands University Bachelor of Science in Computer Science • GPA 3.0, Second Class, Upper Division
May 2017 – Sep 2021

https://khu.ac.ke/

Google Africa Developer Scholarship Android Development Track
Jul 2022 – Feb 2023

https://community.andela.com/