



FRANCIS MWAKATUMBULA

mwakatumbula1@gmail.com | 068 411 8011 | francis.co.tz

PROFESSIONAL SUMMARY

Digital business and fintech innovation leader with 8+ years designing, building, and scaling digital financial products across Tanzania and East Africa. Proven at running the full innovation cycle – strategy and roadmap, design thinking and ideation, UX design and customer journey mapping, rapid prototyping, UAT and pilots, and scaling validated concepts into production. Experienced in leading multidisciplinary teams and forging partnerships with banks, mobile network operators, and technology vendors. Passionate about user-centric design, data-driven decision-making, and advancing financial inclusion.

Core Competencies

Innovation Strategy & Roadmapping • Design Thinking & Ideation • UX/UI & Customer Journey Mapping • Rapid Prototyping & PoC
Product Development (USSD, Mobile, Web) • UAT & Pilot Leadership • Agile / Scrum • Market Research & Validation
Digital Transformation • Payments & Systems Integration (GEPG, TRA, MNOs, Mastercard) • Team Leadership & Coaching • Stakeholder Management

KEY ACHIEVEMENTS

- Designed and delivered the Malipopay payment gateway integrating banks, MNOs, Mastercard, GEPG, and TRA.
- Built and scaled the Kikoba savings platform, reshaping group savings (Vikoba/VSLAs) in Tanzania.
- Improved customer satisfaction by 20%, retention by 10%, and reduced onboarding time by 25% at Wakandi.

- Grew iTrust's customer base from 2,300 to 30,000+ and AUM from TZS 120B to TZS 510B as Head of Digital Business.

SKILLS

- Software development
- Problem Solving & Decision Making
- Database Design and Development
- Team Leadership & Collaboration
- Quality assurance
-
- Algorithms and data structures
- Excellent attention to detail
- Debugging and troubleshooting
- Market Analysis & Strategy
- Agile development methodologies

WORK HISTORY

Head of Digital Business | iTrust Finance Limited - Dar Es Salaam, Tanzania

05/2025 - CURRENT

- **Digital Business Strategy and Growth:** Lead the digital business strategy, aligning technology initiatives with core business objectives. Grew the active customer base from 2,300 to over 30,000 and increased assets under management (AUM) from TZS 120 billion to TZS 510 billion during my tenure.
- **Product Launch and Digital Transformation:** Spearheaded the development, launch, and scaling of fintech products and digital platforms, including new mobile and web portals, and drove end-to-end digital transformation across customer onboarding, support, and self-service journeys.
- **Partnerships and Customer Experience:** Forged and deepened strategic partnerships with banks and mobile network operators to deliver a better customer experience, and mentored a multidisciplinary digital team while championing customer-centricity and financial inclusion.

- **Strategic Operations and IT Management:** Lead and optimize the operational functions of the Tanzania team, focusing on customer success, support, and onboarding processes to align with ISO 27001 standards. Spearhead the management of IT services supporting Wakandi's global strategy across Kenya, Uganda, and Tanzania, ensuring robust information security management practices.
- **Team Leadership and Performance Enhancement:** Direct daily operations across multiple teams, fostering an environment of continuous improvement and operational excellence. Implement robust performance management strategies to enhance team capabilities and achieve strategic objectives.
- **Process Optimization and Compliance:** Design and deploy innovative procedures to enhance operational efficiency and ensure compliance with international standards, including ISO 27001. Dramatically reduce onboarding and process times by 25% and 15%, respectively, leveraging technology to streamline workflows.
- **Cross-Functional Collaboration and Customer Experience:** - Collaborate with cross-functional teams across East African markets to enhance the customer experience and service delivery. Lead initiatives to boost customer satisfaction by 20% and retention by 10% through strategic customer engagement and service delivery improvements.
- **Innovative Technology Implementation:** Oversee the integration of IT solutions that support the operational needs of the organization while adhering to security and compliance frameworks. Drive the adoption of cutting-edge technologies to enhance service delivery and operational efficiencies, significantly impacting the scalability of business operations.
- **Data Driven Strategy and Reporting:** Utilize data analytics to drive decision-making, exceeding key performance indicators and driving significant improvements in operational performance and efficiency.

Produce detailed reports on system implementations and operational metrics to guide continuous improvement strategies.

- **Partnership and Ecosystem Development:** Develop and maintain strategic partnerships with banks, mobile network operators, and technology providers to enhance financial infrastructure across three markets. Expand and integrate Wakandi's ecosystem, ensuring seamless service delivery and enhanced value for all stakeholders involved.

Business Analyst | Wakandi Tanzania - Dar Es Salaam, Tanzania

03/2023 – 07/2024

- **Strategic Business Analysis and Impact Assessment:** Conducted comprehensive analysis of critical business metrics and operational factors influencing outcomes across the East African region, particularly within the financial sector. Synthesized complex data into clear, actionable insights, presented through high-impact presentations to guide strategic decisions at Wakandi.
- **In-depth Stakeholder Engagement and Requirements Gathering:** Spearheaded extensive stakeholder interviews across Tanzania, Kenya, and Uganda, capturing essential business processes and user needs for over 250 SACCOS. This involved close collaboration with banks and mobile network operators to enhance financial infrastructure accessibility through innovative solutions.
- **Advanced Requirements Facilitation and Negotiation:** Expertly facilitated the negotiation of requirements among diverse stakeholder groups, ensuring a deep understanding of their unique needs. This was pivotal in aligning project objectives with the strategic goals of Wakandi, leading to more effective and user-centric product developments.
- **Technical Specification and Business Requirement Definition:** Defined precise configuration specifications and business analysis requirements, translating complex business needs into technical solutions. This was

instrumental in the seamless transition of SACCOS to the CAMS platform, enhancing their operational efficiency and service delivery.

- **Cross-Functional Communication and Integration:** Acted as a vital communication link between various business units within Wakandi, ensuring coherent and coordinated efforts towards common objectives. This role was crucial in maintaining alignment between technical development and business strategy.
- **Innovative Technology Implementation for Business Solutions:** Played a key role in analyzing business requirements to drive the adoption of new technologies and systems. This included the development of mobile, USSD, and web-based platforms to expand financial services accessibility to SACCOS, significantly impacting financial inclusion in the region.
- **Data-Driven Decision-Making and Reporting:** Led the design and execution of A/B testing frameworks to gather critical data, analyzing results to derive insights that informed strategic business decisions. Produced comprehensive reports on application development, deployment, and performance, contributing to continuous improvement cycles.
- **Partnership Development and Ecosystem Expansion:** Cultivated and strengthened partnerships with key industry players, including financial institutions and technology providers. This effort not only enhanced the integration and functionality of Wakandi's offerings but also expanded its ecosystem, driving greater value for all stakeholders involved.
- **Leadership in Product Development and Team Management:** Leveraged extensive experience in software engineering and business analysis to guide end-to-end product development processes. Led multidisciplinary teams, fostering an environment of innovation and collaboration, to deliver solutions that met the evolving needs of SACCOS and their members.

Senior Software Engineer | Akeo Tanzania/India - Dar Es Salaam, Tanzania

03/2022 - 03/2023

- **Leadership in Core Banking Innovation:** Spearheaded the conceptualization, design, and ongoing enhancement of cutting-edge Core banking system and services, aligning with market demands and technological advancements to drive financial inclusion.
- **Project Management Expertise:** Established as the go-to expert and central liaison for all project management activities, ensuring seamless coordination and execution of project milestones and deliverables.
- **Global Team Leadership:** Orchestrated the efforts of a diverse team of over 60 software developers spread across India, Kenya, and Tanzania, fostering a culture of innovation, accountability, and high performance.
- **Strategic Cross-Functional Collaboration:** Engineered effective collaboration between product development, sales, and marketing teams to create a unified approach to product launch and promotion, enhancing market reach and customer engagement.
- **Client-Centric Requirement Management:** Played a pivotal role in capturing and interpreting client needs, ensuring that all product developments were closely aligned with customer expectations and requirements.
- **Technical Specifications Articulation:** Excelled in translating complex customer requirements into detailed technical specifications, ensuring clarity and precision in product development directives.
- **Excellence in Software Engineering:** Authored high-quality, efficient, and maintainable code, setting a standard for software excellence within the organization.
- **Promotion of Engineering Excellence:** Led by example in code reviews, advocating for best practices in software engineering, code hygiene, and continuous integration and deployment processes.

- **Advanced Problem-Solving Skills:** Demonstrated exceptional ability to troubleshoot and resolve intricate software issues, ensuring reliability and optimal performance of fintech solutions.
- **Continuous Learning and Adaptation:** Kept abreast of the latest trends, technologies, and best practices in the fintech industry, integrating innovative solutions to maintain competitive edge.
- **Mentorship and Team Development:** Provided mentorship and guidance to junior software engineers, playing a crucial role in their professional development and fostering a learning-oriented team environment.
- **Contribution to Team Skill Advancement:** Actively contributed to the ongoing professional development of the technology team, enhancing their skills and capabilities to meet the dynamic challenges of the fintech landscape.

Chief Technology Officer | Lockwood Technology - Dar Es Salaam, Tanzania

11/2017 - 02/2022

- **Strategic IT Architecture Oversight:** Directed the overarching IT architecture, platform configurations, and data management processes at a company level, setting the standard for robust and scalable implementation protocols.
- **Technological Problem-Solving:** Skillfully decoded complex technological challenges into structured frameworks, developing comprehensive action plans to address and navigate these issues effectively.
- **Intra-Company Collaborative Initiatives:** Fostered collaborative engagements with cross-functional teams within the company, ensuring initiatives led to outcomes that benefitted all involved departments.
- **Vendor and Client Coordination:** Seamlessly managed relationships and project integrations with third-party vendors and client IT teams, facilitating the delivery of effective and cohesive technological solutions.

- **API Integration and System Expertise:** Demonstrated advanced proficiency in integrating essential APIs, including those from GEPG, NACTE, and NECTA, significantly enhancing the functionality and efficiency of the Mwalimu Nyerere Academic Student Information System.
- **Mobile Payment and Banking Solutions:** Gained extensive experience with mobile money APIs such as TigoPesa, M-Pesa, Airtel Money, Helopesa and T-Pesa, and led bank integrations as the head of **Malipopay payment gateway**, showcasing a strong capability in financial technology innovations.
- **Leadership in Digital Payment Solutions:** Provided strategic project leadership for the **Kikoba App**, focusing on mobile applications for group savings (VSLAs) in Tanzania, navigating a dynamic technology-driven landscape with a keen focus on digital payments and mobile money APIs.
- **System Implementation Collaboration:** Worked closely with external vendors to implement the innovative Mwalimu Nyerere Academy Student Information System, enhancing administrative and educational processes.
- **End-to-End Product Development and Partner Collaboration:** Engaged with diverse partners to conceptualize, develop, and launch comprehensive end-to-end products. Managed multidisciplinary development teams to ensure seamless execution from initial concept to market launch.
- **KIJUMBE Saving Product Initiative:** Spearheaded the development of KIJUMBE, a USSD-based saving solution tailored for informal group savings (Upatu), in partnership with Vodacom Mpesa and Absa Bank, addressing the financial inclusion needs of communities.
- **Mwendopesa Lending Solution:** Developed Mwendopesa, a lending product targeting the informal sector, such as Bodaboda riders and

Mama Lisha vendors, facilitating easy access to capital for daily operations, thereby empowering the grassroots economy.

- **Jikite Platform for Empowerment:** Launched Jikite, a transformative platform aimed at enhancing access and agency within the care, service, and domestic work sectors, bringing critical social and economic empowerment to the forefront.

System Support Engineer | Saimal Commucations

07/2019 - 12/2020

- **Data Security and Compliance Leadership:** Spearheaded the development and enforcement of comprehensive data security policies and protocols, ensuring the highest standards of data protection and compliance with global privacy regulations. Implemented advanced encryption, access controls, and regular security audits to safeguard sensitive information across all systems.
- **Privacy-Centric Data Management:** Designed and maintained privacy-centric data management frameworks, ensuring all data handling processes adhered to strict privacy principles and ethical guidelines. This approach not only protected individual privacy but also enhanced stakeholder trust in our data practices.
- **Innovative System Design for Performance Excellence:** Engineered robust, scalable system architectures tailored to optimize organizational performance. These systems were designed with an emphasis on reliability, efficiency, and adaptability to evolving organizational needs, thereby facilitating seamless operations and data-driven decision-making.
- **Custom Data Collection Tools:** Developed bespoke data collection and analysis tools to support a wide range of projects in collaboration with partners like THPS, FHI360, T-Marc, TCDC, UMATI, AMREF, and Jhpiego. These tools were meticulously crafted to meet the unique requirements

of each project, ensuring accurate and efficient data collection for Social and Behavior Change Communication (SBCC) initiatives.

- **Strategic Partnerships for Data-Driven Insights:** Cultivated strategic alliances with leading health and development organizations to leverage collective expertise in data collection and analysis. This collaborative approach enriched the data pool, providing deeper insights and enhancing the impact of SBCC projects across various communities.
- **Enhanced Data Utilization for SBCC Projects:** Utilized cutting-edge data analytics to extract actionable insights from collected data, driving evidence-based strategies for SBCC projects. This data-driven approach significantly improved project outcomes, contributing to more effective health communication and behavior change interventions.
- **Continuous Improvement and Innovation in Data Practices:** Committed to ongoing refinement of data collection, security, and analysis methodologies, incorporating the latest technological advancements and best practices. This dedication to innovation ensured that the organization remained at the forefront of data excellence, setting a benchmark in the sector.

Market Analyst | Nala Tanzania - Dar Es Salaam, Tanzania

07/2018 - 05/2019

- **Interface Design Collaboration:** Partnered with product managers and UX designers, translating business goals into user-centric interfaces, aligning with project objectives.
- **Feature Development Teamwork:** Collaborated with peers to craft features that addressed both customer needs and business goals, enhancing product value.
- **User Research Engagement:** Led 'Nala Friday' sessions, gathering direct feedback from users and stakeholders to inform design and feature improvements.

- **Market Research & Analysis:** Conducted market analysis to identify trends, customer preferences, and opportunities, guiding strategic decisions.
- **Financial & Competitive Insights:** Analyzed financial and market data to provide insights on performance and competitor strategies, supporting informed decision-making.
- **Market Intelligence Maintenance:** Developed and maintained a comprehensive market intelligence database, aiding cross-functional strategic planning.
- **Cross-Functional Insights Contribution:** Provided data-driven recommendations to support product, sales, and marketing strategies, enhancing cross-functional alignment.
- **Strategic Business Planning:** Participated in developing business plans and stakeholder presentations, highlighting growth strategies and opportunities.
- **Industry Trends Monitoring:** Stayed updated on industry developments, ensuring Nala's competitive positioning and strategic adaptability.
- **Market Performance Reporting:** Regularly reported to senior management on market trends and competitor activities, facilitating strategic oversight.
- **Design Prototyping & Testing:** Utilized feedback and best practices to create user flows, wireframes, and mockups, ensuring user-friendly and effective designs.

EDUCATION

Eastern And Southern African Management Institute , Dar Es Salaam, Tanzania

MBA: Masters in Business Administration (MBA)

11/2025

Institute of Finance Management , Dar Es Salaam,Tanzania

11/2019

Bachelor of Science: Computer Science And Programming

St Joseph College For Engineering And Technology , Dar Es Salaam,Tanzania

06/2016

High School Diploma

Samora Michael Secondary School , Mbeya Mjini

10/2011

Secondary Education