Let's talk RGBA problem.
What do we need for RGBA exactly? Can we split this RGBA problem into 2 parts:
1 Part. Load, save, convert - format problems and manipulations in memory. (We need functions for them). What else?

2 Part. Display - "pumping" problems? But, AFAIK, 4 bytes is even better than 3 bytes for pumping. And let's say we can forget about hardware acceleration because as your tests show and materials on the net - there's no real advantage of it for 2D.What else?