



Why Brand Convergence Is the Most Dangerous Strategy in Modern Business

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Every sector today is haunted by the same illusion.

Legacy players believe their problem is that they aren't fast enough, loved enough, or cool enough. Challengers believe their problem is that they aren't trusted enough, regulated enough, or taken seriously enough.

So they converge. Banks try to behave like fintechs. Fintechs rush to become banks. Airlines chase "experience." Platforms chase "authority."

And in doing so, they drift toward the most dangerous place a brand can occupy:

the middle.

The Hidden Structure Most Brand Strategy Misses

When brands are analyzed only against competitors, convergence looks rational.

But when we mapped **112 cultural objects** across five sectors, using only observable behavior — not sentiment, not preference — a different pattern emerged.

Brands do not compete on a single axis of "strength." They organize themselves around opposing sources of authority.

Across finance, transport, media, technology, and work, we see the same structure repeat:

1. **The Fortress** — legitimacy, endurance, permission
2. **The Sprinter** — speed, choice, promise

These are not stylistic differences. They are different physics. Trying to occupy both does not create balance.

It creates incoherence.

HSBC and Revolut: A Case Study in Polarity

Financial services makes this structure impossible to ignore.

HSBC

- Distrusted, complained about, rarely advocated for.
- And yet: structurally irreplaceable.
- Power comes from **legitimacy** (regulation, compliance, institutional memory).
- It behaves like infrastructure.
- **It fails like a utility.** People endure it.

Revolut

- Loved, actively recommended, adopted at speed.
- And yet: far more fragile in moments of crisis.
- Power comes from **promise** (optimization, competence, choice).
- It behaves like acceleration.
- **It fails like a promise.** People feel betrayed.

Here is the line that matters:

HSBC fails like a utility. Revolut fails like a promise.

That single distinction explains the emotional texture of a crisis — something sentiment analysis cannot capture at all.

The Convergence Trap (and Why It's Measurable)

Now look at what the industry is doing.

HSBC is trying to build a “cool app.” Revolut is trying to acquire licenses, balance sheets, and institutional gravity.

On paper, this looks like progress.

Culturally, it is suicidal.

We call this phenomenon **Cultural Drift**:

The measurable movement of a brand away from its native authority pole toward the opposing one.

In our data, nearly **80% of major financial brands now exhibit drift toward the middle** — the uncanny valley where:

- Speed feels unsafe.
- Authority feels unearned.
- Failure feels unjust.

This is not differentiation loss.

It is trust-model destruction.

Failure Is Not Symmetric (The Kill Shot)

This is where most crisis playbooks fail.

When **HSBC** fails: People complain, regulators engage, life continues. When **Revolut** fails: Identity is violated, trust collapses, outrage propagates socially.

Same outage. Same freeze. Same technical root cause.

Different cultural meaning.

This is why a single crisis playbook — “apologize and promise to do better” — is actively harmful.

- For a **Fortress**, apologizing signals weakness. People want **mechanics, clarity, and inevitability**.
- For a **Sprinter**, explaining mechanics feels cold. People want **emotional repair and restoration of belief**.

Misapply the response, and you accelerate the damage. That insight alone justifies a re-think of how crisis communications are designed.

This Pattern Repeats Everywhere

Once you see the structure, it appears across industries:

- **Airlines:** British Airways (Legitimacy) ↔ Ryanair (Optimization)
- **Automotive:** Ford (Heritage) ↔ Tesla (Belief)
- **Media:** The BBC (Authority) ↔ Substack (Choice)

Every mature sector has two poles of authority. And most strategy fails because brands don't know which pole they are actually anchored to.

The Strategic Question That Actually Matters

The most important question is not: “How do we grow?” It is: “**What kind of authority do we actually possess — and what kind would destroy us if we tried to borrow it?**”

Growth comes from deepening your pole, not crossing the axis.

From Reports to Maps

This is why single-brand audits are no longer sufficient. What leaders need are **topological maps** of their sector:

- Where the poles are.
- Where drift becomes dangerous.
- Where convergence creates fragility.
- How failure will be interpreted before it happens.

This is not benchmarking.

It is navigation.

The Final Paradox

The most powerful brands of the next decade will not be the most loved. They will be the ones that:

- Understand the physics of their authority.
- Resist the temptation to imitate the opposite pole.
- Design trust, failure, and legitimacy in ways that fit their nature.

Convergence feels modern.

Clarity is survivable.

Methodology

This paper is based exclusively on behavioral evidence from two locked Fame Index cycles - FY24 and FY25. No interpretation contradicts kernel-anchored signals. No speculative forecasting beyond observed trajectories has been introduced.

*The protocol evaluates **observable behaviors across regions, platforms, and rituals**, not sentiment or opinions, and applies a **HASHLOCK mechanism** to ensure that all scores remain tamper-proof, reproducible, and insulated from reinterpretation after scoring.*

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