

- [39] TAHA, M.M., ALHAJ, T.A., MOKTAR, A.E., SALIM, A.H. and ABDULLAH, S.M. (2013) On password strength measurements: Password entropy and password quality. In *2013 INTERNATIONAL CONFERENCE ON COMPUTING, ELECTRICAL AND ELECTRONIC ENGINEERING (ICCEEE)* (IEEE): 497–501.
- [40] KOMANDURI, S. (2016) Modeling the adversary to evaluate password strength with limited samples .
- [41] GRASSI, P.A., FENTON, J.L., NEWTON, E.M., PERLNER, R.A., REGENSCHEID, A.R., BURR, W.E., RICHER, J.P. *et al.* (2020) Digital identity guidelines: Authentication and lifecycle management [includes updates as of 03-02-2020] .
- [42] BROWN, A.S., BRACKEN, E., ZOCCOLI, S. and DOUGLAS, K. (2004) Generating and remembering passwords. *Applied Cognitive Psychology: The Official Journal of the Society for Applied Research in Memory and Cognition* **18**(6): 641–651.
- [43] UR, B., KELLEY, P.G., KOMANDURI, S., LEE, J., MAASS, M., MAZUREK, M.L., PASSARO, T. *et al.* (2012) How does your password measure up? the effect of strength meters on password creation. In *21st {USENIX} Security Symposium ({USENIX} Security 12)*: 65–80.
- [44] DELL'AMICO, M., MICHIARDI, P. and ROUDIER, Y. (2010) Password strength: An empirical analysis. In *2010 Proceedings IEEE INFOCOM* (IEEE): 1–9.
- [45] MARQUARDSON, J. (2012) Password policy effects on entropy and recall: Research in progress .
- [46] ((accessed December 1, 2020)), Temenos transact core banking software, <https://www.temenos.com/products/transact/>.
- [47] SCHNEIER, B. (2004) Customers, passwords, and web sites. *IEEE Security & Privacy* **2**(4): 88.