

# Attackers Don't Break In, They Log In

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# Executive Summary

We've spent years treating passwords as if they're a reliable defence. They're not. They've become the easiest way into most organisations, and attackers know it. They don't need to outsmart your systems, they just need one person to reuse a password, fall for a prompt, or follow an outdated policy.

The real issue isn't user behaviour. It's the fact that we built our security model on something that was never designed for the scale or pressure we're putting on it today. Attackers have automated the entire process. They operate at a speed and volume no human-centred control can keep up with.

This paper steps back from the noise and looks at identity for what it really is: the foundation everything else depends on. It explains why the old rules failed, why attackers are winning the efficiency battle, and what a modern identity strategy actually requires, from stronger authentication to smarter policies to systems that remove friction instead of adding it.

Identity is no longer a supporting control. It's the centre of gravity. When you strengthen it, everything around it becomes stronger too.

# 1. ABSTRACT

Password-based authentication remains one of the most widely used security mechanisms in modern digital systems, yet it continues to be one of the most frequently exploited. Despite decades of guidance from standards bodies such as NIST and industry leaders like Microsoft, human behaviour, predictable password patterns, and outdated organisational policies have created an environment where attackers can compromise identities at scale with minimal effort. This publication examines the evolution of passwords, the technical foundations of authentication, and the vulnerabilities inherent in both human and system design. Drawing on industry research, real-world breach analyses, and contemporary identity security frameworks, it argues for a shift toward passphrases, multi-factor authentication (MFA), risk-based access controls, and automated identity governance. The paper concludes by outlining a practical, modern identity security model and demonstrating how organisations can operationalise these principles through automation and cloud-native identity solutions. It also presents a case example of how these practices can be implemented effectively in real environments.

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## 2. INTRODUCTION

Passwords were never meant to carry the weight we've placed on them. They were designed in the 1960s for small, trusted computing environments, not for a world where your fridge, your bank, your employer, and your child's school all expect you to create a "strong" password that you'll definitely remember and absolutely never reuse.

And yet here we are.

Every January, millions of people decide to "get organised" and immediately reset their password to the same thing... with a new number at the end. Organisations enforce complexity rules that produce passwords like Password123!, technically compliant, practically predictable. Attackers, meanwhile, are running automated scripts that can guess these patterns faster than you can microwave leftovers.

This publication argues that:

**Password-based authentication has become predictably insecure due to human behaviour, outdated policies, and increasingly automated attacks, and modern identity security requires a shift toward passphrases, MFA, risk-based controls, and automation.**

To explore this, we will examine:

- the evolution of passwords and why traditional policies failed
- the technical mechanics of authentication and where vulnerabilities arise
- how attackers exploit password weaknesses at scale
- what industry research reveals about credential-based breaches
- modern best practices grounded in NIST and Microsoft guidance
- the role of automation in identity security
- how organisations can operationalise these principles

This is not simply a guide to "making better passwords". It is a call to rethink identity security from the ground up.

Because attackers don't break in, they log in. And they do it using the very credentials we thought were protecting us.

## 3. LITERATURE & STANDARDS REVIEW

Any publication that claims to speak authoritatively about passwords, authentication, and identity security must stand on the shoulders of established research and recognised standards. This section provides the academic and industry foundation for the arguments made throughout this paper.

### 3.1 NIST SP 800-63B: Digital Identity Guidelines

The National Institute of Standards and Technology (NIST) remains one of the most influential bodies in shaping global identity security practices.

NIST SP 800-63B (Authentication and Lifecycle Management) introduced several paradigm-shifting recommendations:

- **Length over complexity:**  
NIST explicitly discourages arbitrary complexity rules (e.g., mandatory symbols) and instead emphasises longer passwords and passphrases.
- **No periodic forced resets:**  
Unless there is evidence of compromise, forced rotation leads to predictable patterns and weaker security.
- **Blocklists of known compromised passwords:**  
Organisations should prevent users from selecting passwords found in breach corpuses.
- **Support for password managers:**  
NIST recognises that humans cannot reliably create or remember strong, unique passwords at scale.
- **Multi-factor authentication as a core requirement:**  
Passwords alone are insufficient for modern threat landscapes.

These guidelines form the backbone of modern identity policy design and directly influence Microsoft's own recommendations.

### 3.2 Microsoft Identity Security Baselines

Microsoft, through its Entra ID (formerly Azure AD) platform, processes billions of authentication attempts daily. This gives Microsoft a uniquely data-driven perspective on identity threats.

Key Microsoft recommendations include:

- **Enable MFA everywhere**, Microsoft reports that MFA can prevent over 99% of account compromise attempts.
- **Use Conditional Access** to enforce context-aware authentication.
- **Adopt passwordless authentication** (FIDO2, Windows Hello, Authenticator).
- **Implement banned password lists** using Entra Password Protection.
- **Monitor risky sign-ins** using Identity Protection signals.
- **Use long, unique passphrases** for any account that still requires a password.

Microsoft's guidance aligns closely with NIST but adds operational depth based on real-world telemetry.

### 3.3 Industry Breach Reports and Empirical Data

Several annual reports consistently highlight the role of weak or stolen credentials in security incidents:

- **Verizon Data Breach Investigations Report (DBIR):**  
Credential theft and misuse remain among the top causes of breaches year after year.
- **IBM Cost of a Data Breach Report:**  
Breaches involving stolen credentials are among the most expensive and longest to detect.
- **Microsoft Digital Defense Report:**  
Password spray attacks, credential stuffing, and MFA fatigue attacks continue to rise.
- **Academic research on human factors:**  
Studies repeatedly show that users prioritise memorability over entropy, leading to predictable patterns such as:
  - capital letter at the start
  - number at the end
  - symbol at the very end
  - incremental changes during resets

This research confirms what practitioners see daily: **humans are not the problem, the system that relies on human memory is.**

### 3.4 Cryptographic and Authentication Research

Modern authentication security is grounded in decades of cryptographic research:

- **Hashing algorithms:**  
bcrypt, PBKDF2, scrypt, and Argon2 are designed to slow down brute-force attacks.
- **Salting:**  
Prevents attackers from using precomputed tables (rainbow tables).
- **Entropy modelling:**  
Demonstrates that length contributes more to password strength than complexity.
- **Online vs offline attack models:**  
Offline attacks (e.g., cracking a stolen hash database) can test billions of guesses per second, making short passwords effectively useless.

This body of research supports the shift toward passphrases, MFA, and passwordless authentication.

### 3.5 Usability and Human Behaviour Studies

Academic work in usable security (e.g., from Carnegie Mellon, Oxford, and MIT) consistently finds:

- Users choose predictable patterns when forced into complexity rules.
- Frequent password changes reduce security by encouraging incremental modifications.
- Password managers significantly improve security outcomes.
- MFA adoption increases when friction is minimised.
- Training that uses humour or relatable examples improves retention.

## 4. THE EVOLUTION OF PASSWORDS

Passwords were never designed for the world we live in today. They were invented in the 1960s for a handful of researchers who all knew each other by name. Nobody imagined a future where billions of people would be juggling dozens of accounts, attackers would be running automated credential-stuffing campaigns, and entire criminal economies would be built on stolen logins.

And yet, here we are, still relying on the same basic idea:

*“Type something only you know.”*

Except it turns out that humans are terrible at keeping secrets, and attackers are excellent at guessing them.

The problem isn't that people are careless. It's that the system asks them to do something fundamentally unreasonable: remember complex, unique strings for every service they use. So, they do what humans do, they simplify, reuse, and create patterns. And attackers know those patterns better than we do.

The result is predictable: **passwords have become the single weakest link in modern security**. Not because people are bad, but because the model is outdated.

If cybersecurity had a museum, the “Password Exhibit” would be the one where visitors laugh at the early artefacts... then slowly realise they're still using the same patterns today.

Passwords didn't become weak overnight. They became weak because **humans are predictable**, and systems kept rewarding that predictability.

Let's walk through the evolution, not just as a timeline, but as a behavioural pattern that attackers have learned to automate.

### 4.1 The Early Days: Simpler Times, Simpler Threats

In the beginning, passwords were short, simple, and used in environments where:

- everyone knew everyone
- systems weren't internet-connected
- attackers weren't running GPU clusters in their bedrooms

A password like *coffee* or *letmein* was considered perfectly reasonable.

Security wasn't the problem... **Scale was.** As soon as systems went online, attackers realised something profound: Humans don't choose random strings, they choose *meaningful* ones. And meaningful is predictable.

## 4.2 The Complexity Era: When Security Policies Became the Enemy

Organisations responded to rising threats by introducing complexity rules:

- at least one uppercase
- at least one lowercase
- at least one number
- at least one symbol
- must not contain your name
- must be changed every 30–90 days

This created a new species of password:

*Password123!*

Technically compliant. Functionally useless.

Users didn't become more secure; they became more **patterned**.

Attackers noticed:

- Capital letter at the start
- Number at the end
- Symbol at the very end
- Incremental changes during resets

So, they built these patterns into their cracking tools. The result?

**Complexity rules made passwords more predictable, not less.**

## 4.3 The Rotation Era: Predictability on a Schedule

Forced password resets were meant to improve security. Instead, they created a global tradition:

Password123!  
Password1234!  
Password12345!  
Password12345!!  
Password12345!!!

Attackers didn't need to guess your new password. They just needed to guess your *increment*. This is why NIST eventually said:

*"Stop forcing frequent password changes unless there is evidence of compromise."*

Because humans don't reinvent, they iterate. And attackers love iteration.

#### **4.4 The Breach Era: When Passwords Became Public Knowledge**

As major breaches began leaking billions of credentials, attackers gained something far more valuable than brute-force tools: **statistical insight into human behaviour**.

They learned:

- the most common patterns
- the most reused passwords
- the most predictable substitutions (@ for a, 3 for e)
- the most common base words
- the most common endings (1, 123, !, \$, 2023)

This is why credential stuffing (reusing stolen passwords at scale) became so effective. Attackers don't "guess" your password, they *look it up*.

#### **4.5 The Modern Reality: Automation vs Human Memory**

Today, attackers use:

- GPU clusters
- cloud-based cracking rigs
- AI-driven pattern prediction
- massive breach corpuses
- automated password spraying

- credential reuse attacks

Meanwhile, humans use:

- the same 5 passwords across 20 sites
- a mental model from 2008
- a sticky note under the keyboard
- a “clever” pattern that 10 million other people also use

This mismatch is the core problem. Attackers scale. Humans don't.

#### **4.6 The Passphrase Renaissance: Finally, a Better Way**

Modern research, from NIST, Microsoft, and academic studies, all converge on the same conclusion: **Length beats complexity. Every time.**

For example, a passphrase like:

*CoffeeTableMoonlightGiraffe*

is:

- longer
- harder to crack
- easier to remember
- less predictable
- more resistant to brute-force attacks

This is why both NIST and Microsoft now recommend:

- **passphrases**
- **no forced rotation**
- **no arbitrary complexity rules**
- **blocklists of known weak passwords**
- **MFA as standard**

We've finally entered an era where password policy aligns with human behaviour instead of fighting it.

## 5. HOW AUTHENTICATION WORKS

Spoiler: they don't "hack", they log in. There's a persistent myth that attackers are sitting in dark rooms writing genius-level code to break into systems. In reality, most breaches start with something far less glamorous: a login page.

Attackers don't need to break down the door when they can simply walk through it using someone else's keys. And thanks to password reuse, predictable patterns, and billions of leaked credentials floating around the internet, those keys are easier to find than ever.

Modern attacks aren't personal. They're automated, industrialised, and relentless. Tools can test millions of passwords in minutes. Bots can spray common passwords across thousands of accounts. Phishing kits can trick users with frightening accuracy.

A few truths are worth highlighting:

- Attackers don't guess passwords, they reuse them.
- They don't target individuals, they target patterns.
- They don't need sophistication, they need opportunity.

This is why identity has become the new battlefield. Not because attackers got smarter, but because the old defences stopped making sense. Authentication is one of those things everyone uses but very few people truly understand. It's like electricity: you flip the switch, the light comes on, and you don't think about the physics behind it, until something goes wrong.

To understand why passwords fail (and why attackers succeed), we need to understand what's actually happening behind the login box.

### 5.1 The Basic Authentication Flow

When you type your password into a login form, several things happen, none of which involve the system storing your password in plain text (or at least, none of which *should*).

The simplified flow looks like this:

1. You enter your username and password.
2. The system retrieves the stored password hash associated with that username.

3. Your password is hashed using the same algorithm and salt (random password modifier)
4. The two hashes are compared.
5. If they match, you're authenticated.
6. If MFA is enabled, the system now challenges you for a second factor.
7. If Conditional Access is enabled, the system evaluates risk signals before granting access.

This process happens in milliseconds, but each step has security implications.

## 5.2 Hashing: The One-Way Door

A **hash** is a one-way cryptographic transformation. You can turn a password into a hash, but you cannot turn a hash back into a password. At least, that's the theory.

In practice, the strength of hashing depends on:

- the algorithm used
- the length and complexity of the password
- whether a **salt** is applied
- whether the algorithm is computationally expensive

Common hashing algorithms:

- **bcrypt**, slow by design, widely recommended
- **PBKDF2**, used in many enterprise systems
- **scrypt**, memory-hard, resistant to GPU cracking
- **Argon2**, winner of the Password Hashing Competition, modern best practice

Why "slow" is good:

Attackers use GPUs and cloud compute to test billions of guesses per second. A slow hashing algorithm forces each guess to take longer, making brute-force attacks exponentially harder.

## 5.3 Salting: The Anti-Rainbow-Table Shield

A **salt** is a random value added to the password before hashing.

Why?

Because without a salt, attackers can use precomputed tables (rainbow tables) to reverse hashes instantly.

With a salt:

- identical passwords produce different hashes
- precomputed tables become useless
- attackers must brute-force each password individually

Salting doesn't make weak passwords strong, but it prevents mass compromise.

## 5.4 Online vs Offline Attacks

Understanding the difference between these two attack models is crucial, because they operate under completely different rules, and one of them is far more dangerous than the other.

### Online attacks

Online attacks happen **against a live system**. The attacker is interacting with your authentication endpoint in real time, which means they're constrained by whatever defences you've put in front of it.

Common examples include:

- password spraying
- brute-forcing a login page
- MFA fatigue attacks

Online attacks are naturally limited by:

- rate limiting
- lockout policies
- smart lockout
- MFA
- Conditional Access

These controls slow attackers down, frustrate them, or block them entirely. Online attacks are noisy, detectable, and constrained.

### **Offline attacks**

Offline attacks are a different world entirely. These happen when attackers steal a password database and crack it **locally**, on their own hardware, with zero interaction with your systems.

Offline attacks are limited only by:

- the hashing algorithm
- password length
- entropy
- salting

And this is where things get dangerous, because offline attacks have **no guardrails**:

- no lockouts
- no MFA
- no rate limits
- unlimited compute power

Attackers can throw GPU clusters, cloud rigs, and massive breach corpuses at the problem without you ever seeing a single failed login attempt.

This is why short passwords, even “complex” ones, are effectively dead. Once a hash is stolen, the only thing standing between an attacker and the plaintext password is **math**, and math always favours the side with more compute.

### **5.5 Entropy: Why Length Beats Complexity**

Entropy is a measure of unpredictability.

A password like P@ssw0rd! looks complex but has **low entropy** because:

- it uses predictable substitutions
- it follows common patterns
- it's short

A passphrase like:

CoffeeTableMoonlightGiraffe

has **high entropy** because:

- it's long
- it's not a common phrase
- it's harder to brute-force
- it's not in breach corpuses

This is why NIST and Microsoft now recommend:

**Long, unique passphrases over short, complex passwords.**

## 5.6 Where Authentication Breaks Down

Even with hashing, salting, and modern algorithms, authentication still fails, not because the technology is weak, but because the ecosystem around it is full of human patterns, legacy decisions, and gaps attackers know how to exploit.

Authentication breaks down when:

- passwords are weak
- passwords are reused
- systems use outdated hashing algorithms
- MFA is not enabled
- Conditional Access is not enforced
- users fall for phishing
- attackers exploit legacy protocols
- organisations rely on outdated password policies

In other words:

- The technology is strong.
- The human patterns are predictable.
- The policies are often outdated.
- And attackers automate everything.

That combination is exactly why modern identity security has to evolve, not by blaming users, but by building systems that assume these behaviours and protect against them by design.

## 6. HOW ATTACKERS EXPLOIT PASSWORDS

*Why People Behave the Way They Do (And Why It Makes Sense)*

Let's explore why people behave the way they do (and why it makes sense). It's easy to blame users for weak passwords, MFA fatigue, or clicking the wrong link. But when you look closely, their behaviour is entirely rational. They're trying to get their job done with the least amount of friction possible. And when security controls feel confusing, inconsistent, or punitive, people will always find shortcuts.

*Humans aren't the problem. The problem is expecting humans to behave like machines.*

People reuse passwords because they're overwhelmed. They approve MFA prompts because they're conditioned to trust notifications. They fall for phishing because attackers have mastered the art of looking legitimate.

If we want better behaviour, we need better systems, ones that:

- reduce cognitive load
- remove unnecessary friction
- guide people instead of punishing them
- make the secure path the easiest path

Identity security improves dramatically when we stop treating users as the weakest link and start designing systems that acknowledge how humans actually think, work, and behave.

If defenders had to rely on human memory, outdated policies, and good intentions... attackers rely on something far more reliable: *automation, statistics, and human predictability.*

Modern identity attacks don't look like Hollywood scenes with someone furiously typing into a terminal. They look like:

- cloud-based scripts
- credential databases
- automated pattern-matching
- AI-driven password prediction
- phishing kits sold as subscription services

To understand why passwords fail, we need to understand how attackers think, and more importantly, how they automate.

## 6.1 Credential Stuffing: The “Try Everything Everywhere” Attack

Credential stuffing is brutally simple:

1. Attackers obtain usernames and passwords from previous breaches.
2. They try those same credentials on other services.
3. If you reused a password, they get in.

This works because:

- humans reuse passwords
- attackers have billions of leaked credentials
- most systems still rely on passwords alone
- many organisations don't detect unusual login patterns

This is one of the most common causes of account compromise globally, not because attackers are clever, but because humans are consistent.

## 6.2 Password Spraying: The “One Password, Many Targets” Attack

Password spraying flips the logic:

Instead of trying many passwords on one account, attackers try **one password on many accounts**.

For example:

- Spring2025!
- Welcome123
- Password1

Why this works:

- organisations often use seasonal or default passwords
- lockout policies only trigger after multiple attempts *per account*
- attackers avoid detection by staying under lockout thresholds

Microsoft consistently reports password spraying as one of the most common identity attack vectors in cloud environments because it's low-effort, low-noise, and highly effective against predictable human behaviour.

### 6.3 Brute-Force Attacks: The Offline Nightmare

Brute-force attacks are not typically done against live login pages, they're done **offline**, after attackers steal a password database.

With modern GPUs, attackers can test:

- **billions** of guesses per second
- using known human patterns
- using breach corpuses
- using AI-driven prediction models

Short passwords stand no chance. This is why hashing algorithms must be slow and salted, and why length matters more than complexity.

### 6.4 Phishing: The Human Side-Door

Phishing remains one of the most effective ways to steal credentials because attackers don't force their way in, they persuade someone to open the door for them. Why this works:

- humans trust branded emails
- attackers use realistic login pages
- MFA fatigue attacks trick users into approving prompts
- attackers exploit urgency, fear, or curiosity

Modern phishing kits make this even easier. They:

- clone Microsoft 365 login pages
- bypass basic MFA
- steal session cookies
- automate credential harvesting

This is why MFA alone is not enough, you need **phishing-resistant MFA** (FIDO2, Windows Hello, certificate-based authentication), methods that can't be tricked by a fake page or a well-timed notification.

### **6.5 MFA Fatigue Attacks: The New Social Engineering Trend**

Attackers trigger repeated MFA prompts until the user eventually gives in, sometimes out of annoyance, sometimes out of confusion, and sometimes because it simply feels like a glitch that needs clearing. After enough interruptions, many people will tap "Approve" just to make the notifications stop.

This is exactly why Microsoft introduced number matching and contextual MFA. They force the user to actively confirm what they're approving, rather than blindly responding to a prompt that feels routine. It turns a mindless tap into a conscious decision and that breaks the attack.

### **6.6 Legacy Protocol Exploitation: The Hidden Backdoor**

Older authentication protocols; things like POP, IMAP, SMTP, NTLM, and Basic Authentication, were built for a different era. They don't support MFA, they can't enforce modern controls, and they offer attackers a direct path around everything you've put in place to secure your environment. If these protocols are still enabled, an attacker doesn't need to phish you, bypass MFA, or outsmart Conditional Access. They just authenticate the old-fashioned way and walk straight in.

This is exactly why Microsoft has been aggressively deprecating legacy authentication in Microsoft 365. As long as these older protocols remain available, they undermine every modern identity control you've deployed.

### **6.7 Real-World Case Studies (Analysed, Not Copied)**

Real incidents tell the same story again and again: identity failures aren't theoretical. They're practical, predictable, and often painfully avoidable.

#### **Case Study 1: Colonial Pipeline (2021)**

A major ransomware attack began with a single compromised VPN password. No MFA. No additional controls. One password led to a national

infrastructure disruption, a reminder that you don't need a sophisticated exploit when the front door is unprotected.

### **Case Study 2: RockYou Database Leak**

More than 32 million passwords were leaked, exposing the predictable patterns humans rely on. This dataset became the backbone of many modern cracking tools, giving attackers statistical insight into how people actually choose passwords.

### **Case Study 3: LinkedIn Breach**

Millions of hashed passwords were stolen. Weak hashing combined with predictable human patterns meant attackers cracked them rapidly. It showed that hashing alone isn't enough, the algorithm and the entropy behind it matter.

### **Case Study 4: Microsoft 365 MFA Fatigue Attacks**

Attackers bombarded users with repeated MFA prompts until someone finally approved one. This wave of attacks pushed Microsoft to enforce number matching by default, turning a mindless tap into a conscious decision.

### **Case Study 5: Password Spray Attacks on Cloud Tenants**

Microsoft reports millions of password spray attempts every single day across Entra ID tenants. Common passwords like *Welcome123* continue to succeed, proving that predictable human behaviour remains one of the easiest attack vectors.

## **6.8 Lessons Learned from the Field**

Across all these attacks, the same patterns appear again and again. Passwords on their own simply aren't enough. Humans continue to choose predictable patterns. Attackers automate everything. Legacy protocols quietly undermine modern security controls. MFA only works when it's phishing-resistant. Identity has become the new perimeter. And without automation, defenders can't keep up with the scale of modern threats.

The conclusion is unavoidable:

**Attackers don't break in, they log in.**

**And they do it using the very credentials we thought were protecting us.**

## 7. INDUSTRY STATISTICS

If the previous sections explained *how* and *why* passwords fail, this section shows you the **evidence**.

There was a time when security was all about firewalls, networks, and physical boundaries. But the world changed. Work moved to the cloud. Devices multiplied. People started working from anywhere. Applications became distributed. And suddenly, the network perimeter, the thing we spent decades defending, dissolved.

Identity stepped in to take its place.

Today, the most important question isn't "Is this device on our network?" It's "**Who is this, and should they be doing that?**"

Identity became the new perimeter because it's the only constant across:

- devices
- locations
- applications
- networks
- cloud services

And attackers know this. That's why they focus on credentials, not firewalls. That's why they target users, not servers. That's why they log in instead of breaking in.

Modern security starts with identity because identity is the one thing attackers consistently try to exploit, and the one thing organisations can control with the right approach. Industry research across multiple years, sectors, and continents all points to the same conclusion:

**Weak, reused, or stolen passwords remain one of the most common causes of security breaches worldwide.**

Let's break down the numbers that matter.

### 7.1 Stolen Credentials: The #1 Cause of Breaches

Across every major industry report, one finding stands out: **credential-based attacks dominate modern breaches.**

The **Verizon DBIR 2025** attributes **32% of breaches** to stolen credentials, driven by password reuse, predictable patterns, and large-scale credential-stuffing and password-spray attacks.

Microsoft's global telemetry shows the same trend. Entra ID tenants face **tens of millions of password-spray attempts every day**, with large campaigns targeting **hundreds of thousands of accounts** at a time. One documented 2025 campaign used a botnet of **over 130,000 compromised devices** to spray stolen credentials across Microsoft 365 tenants. Microsoft also reports that **99% of compromised accounts had no MFA enabled**, a statistic that has remained consistent for years.

The **IBM Cost of a Data Breach Report** reinforces the impact: breaches involving stolen or compromised credentials cost organisations an average of **£4.27 million** in the UK dataset and take longer to detect because attackers authenticate normally, blending into legitimate activity.

The conclusion is unavoidable: **Identity compromise is the attacker's most scalable, reliable, and cost-effective entry point.**

## **7.2 Password Reuse: A Global Habit Attackers Count On**

Across cultures, industries, and age groups, people behave the same way with passwords. They reuse them across multiple accounts. They make small variations of the same base word. They build passwords from personal details like names, birthdays, or pets. And they rely on predictable substitutions; swapping @ for "a" or 3 for "e", believing it makes a difference.

This is exactly why credential stuffing works so well. Attackers don't need to guess your password; they just need to discover where else you used it.

## **7.3 Password Strength: The Illusion of Complexity**

Industry research keeps landing on the same conclusion: short passwords, even the ones packed with symbols, are trivial to crack once an attacker gets hold of a hash. What really drives entropy is length, not complexity. That's why passphrases consistently outperform traditional passwords in both strength and memorability. Yet despite all the guidance, a huge proportion of users still choose passwords under ten characters.

It's no surprise that both NIST and Microsoft now emphasise the same principle: **longer is stronger.**

## 7.4 MFA Effectiveness: The Seatbelt of the Digital World

Across every major study and telemetry source, the pattern is the same: MFA stops the overwhelming majority of automated attacks. While MFA fatigue attacks are rising, controls like number matching and contextual prompts blunt their impact. Phishing-resistant methods such as FIDO2 and Windows Hello are quickly becoming the gold standard. And organisations that still operate without MFA remain disproportionately exposed.

The takeaway is simple: **if you don't have MFA, you are statistically exposed.**

## 7.5 Attack Trends: Automation, Scale, and Predictability

Industry data shows a clear shift in attacker behaviour. Automated credential-stuffing and password-spray campaigns now run at massive scale. AI-driven password prediction is accelerating the problem. Phishing kits are sold as subscription services. Session hijacking is increasingly common. And legacy protocols continue to give attackers easy footholds.

These attacks work for predictable reasons. People reuse passwords. Organisations cling to outdated policies. Legacy authentication remains enabled in far too many environments. MFA adoption is inconsistent. And many password policies still prioritise complexity over length.

The numbers don't lie; **attackers scale faster than human memory ever could.**

## 7.6 Organisational Impact: Cost, Downtime, and Recovery

Credential-based breaches rarely stop at account access. They often escalate into ransomware deployment, business email compromise, financial fraud, data exfiltration, operational disruption, reputational fallout, and even regulatory penalties. The impact is wildly disproportionate to the simplicity of the initial compromise.

**One weak password can cost millions.**

## 8. MODERN BEST PRACTICE

If the first half of this publication explained the problem, this section lays out the solution, not the old-school “add more symbols and pray” approach, but the modern, research-backed, cloud-ready identity model used by organisations that actually want to stay secure. The kind of model that doesn’t rely on human memory, doesn’t punish people for being human, and doesn’t pretend attackers are sitting in a basement guessing passwords one by one.

Modern identity security starts with a simple truth: **people are predictable, attackers are automated, and passwords alone were never designed for the world we live in now.**

So instead of trying to force humans to behave like machines, the modern approach builds systems that work *with* human nature, not against it. It uses intelligence, context, and automation to make secure behaviour the easiest behaviour.

These are the pillars that consistently make organisations safer, more resilient, and far less dependent on the fragile hope that everyone will suddenly become better at remembering complex strings of characters.

### 8.1 Pillar One: Passphrases, Not Passwords

For years, organisations tried to solve the password problem by making passwords more complicated. Add a symbol. Add a number. Change it every 30 days. The result was predictable: people created passwords they couldn’t remember, wrote them down, reused them, or made tiny variations that attackers could guess in seconds.

Passphrases change the equation. They’re longer, more memorable, and far harder to crack. A good passphrase feels like a sentence fragment or a personal phrase, something your brain can hold onto without effort.

The key idea is simple:

- **Length beats complexity every time.**

When organisations adopt passphrases, they reduce friction and increase security in one move. It’s one of the rare identity controls that makes life easier for everyone involved.

## 8.2 Pillar Two: Multi-Factor Authentication (MFA) as Standard

MFA is the closest thing we have to a universal seatbelt in cybersecurity. It doesn't stop every attack, but it stops most of the ones that matter. And yet, many organisations still treat it as optional or disruptive.

The truth is, MFA only feels inconvenient when it's implemented without empathy. When it's introduced thoughtfully, with clear communication, good timing, and the right method, it becomes something people appreciate rather than resent.

A few things are worth highlighting:

- **App-based MFA is far safer than SMS.**
- **Number matching dramatically reduces MFA fatigue attacks.**
- **Phishing-resistant MFA (like FIDO2) is the long-term goal.**

MFA isn't a checkbox. It's a baseline.

## 8.3 Pillar Three: Conditional Access and Risk-Based Authentication

Conditional Access is where identity security becomes intelligent. Instead of treating every login the same, it adapts to context, who the user is, where they are, what device they're using, and whether anything about the sign-in looks unusual.

When done well, Conditional Access becomes invisible. It steps in only when needed, and it stays out of the way when everything looks normal. This is what modern security should feel like: protective, not intrusive.

The principle is straightforward:

- **Low risk should feel seamless. High risk should feel secure.**

This is the practical expression of Zero Trust.

## 8.4 Pillar Four: Blocking Bad Passwords at the Source

Even with passphrases, people will still try to choose predictable patterns. That's human nature. Blocking weak or commonly used passwords is one of the simplest, highest-impact controls an organisation can implement.

It prevents:

- seasonal passwords

- company-name-plus-number passwords
- passwords found in breach corpuses
- predictable variations attackers love

This is one of those controls that quietly removes a huge amount of risk without anyone noticing.

### **8.5 Pillar Five: Zero Trust Identity Principles**

Zero Trust isn't a product. It's a posture, a way of thinking about access that assumes attackers are already inside the network. Identity becomes the new perimeter, and every request is evaluated on its own merits.

The heart of Zero Trust can be summarised in three ideas:

- **Verify explicitly.**
- **Use least privilege.**
- **Assume breach.**

When organisations adopt these principles, identity stops being a vulnerability and becomes a strength.

### **8.6 Pillar Six: Passwordless Authentication**

Passwordless isn't a futuristic dream. It's here, it works, and it solves problems that passwords never could. Whether it's Windows Hello, FIDO2 keys, or authenticator-based sign-in, passwordless removes the weakest link in the chain: human memory.

The benefits are immediate:

- **No passwords to steal.**
- **No passwords to reuse.**
- **No passwords to phish.**

It's one of the rare security controls that improves both security and user experience at the same time.

### **8.7 Pillar Seven: User Education That Actually Works**

Most organisations still rely on annual training videos that people click through while doing something else. It checks a compliance box, but it doesn't change behaviour. And identity security depends on behaviour more than anything else.

The organisations that get this right treat education as an ongoing conversation. They keep it short, relatable, and rooted in real examples. They explain the "why" behind controls, not just the "what." And they create an environment where people feel safe asking questions.

A few principles consistently make the difference:

- **Short and frequent beats long and annual.**
- **Plain language beats jargon.**
- **Real examples beat abstract scenarios.**
- **Empowerment beats shame.**

When people understand the purpose behind identity controls, they stop resisting them and start participating in them.

## **8.7 Pillar Seven: User Education That Actually Works**

Most organisations treat user education as a compliance exercise, a once-a-year video, a quiz at the end, and a collective sigh of relief when everyone passes. It ticks a box, but it doesn't change behaviour. And identity security, more than any other area, depends on behaviour.

People don't need more rules.

They need more understanding, the kind that connects with their daily reality rather than lecturing from a distance.

The organisations that get this right treat identity education as an ongoing conversation. They explain things in plain language, they make it relatable, and they acknowledge that people are busy and security is rarely the thing they're thinking about at 4pm on a Thursday.

A few principles consistently make the difference:

- **Keep it short and frequent.**  
Long annual sessions fade quickly; small, regular touchpoints stick.
- **Make it relatable.**  
Use real examples from your own environment, not abstract scenarios.

- **Explain the “why”, not just the “what”.**  
When people understand the purpose behind a control, they stop fighting it.
- **Create psychological safety.**  
People need to feel comfortable asking questions or admitting uncertainty.
- **Show them how attackers actually operate.**  
When users see how credential theft works, their behaviour changes.
- **Position users as part of the defence, not part of the problem.**  
Empowerment beats shame every time.

When education is done this way, it stops being a chore and becomes part of the organisation's culture. People start recognising suspicious prompts. They stop approving MFA requests they didn't initiate. They choose better passphrases because they finally understand why it matters. That's what user education looks like when it actually works. It's not about compliance, it's about clarity, confidence, and culture.

# 9. MICROSOFT'S IDENTITY SECURITY STACK

If modern identity security were a symphony, Microsoft would be the orchestra, the conductor, and the person quietly tuning the violin in the corner.

It's a full ecosystem, not a collection of random tools, designed around one principle: **Identity is the new perimeter, and attackers don't break in... they log in.**

Microsoft's identity stack is built on billions of daily authentication attempts, global threat intelligence, and a Zero Trust philosophy that assumes attackers already know your password (because statistically, they probably do).

This section breaks down the key components, what they do, why they matter, and how they turn theory into operational security.

## 9.1 Microsoft Entra ID: The Identity Control Plane

Entra ID is the beating heart of Microsoft's identity ecosystem, the place where authentication, authorisation, governance, and access decisions all come together. If you picture a secure venue, Entra ID is everything at once: the bouncer at the door, the guest list at the desk, the CCTV watching the room, the fire marshal keeping things safe, and the calm voice asking, "Are you sure you should be here?"

Core capabilities include:

- modern authentication (OAuth, OIDC, SAML)
- MFA and passwordless
- Conditional Access
- Identity Protection
- Smart Lockout
- Privileged Identity Management (PIM)
- device trust and compliance
- application SSO

It's not just an identity provider; it's the policy engine for Zero Trust.

## 9.2 Conditional Access: The Brain Behind Every Access Decision

It doesn't treat every login the same. It asks: Who's signing in? From where? On what device? Is that device compliant? Is the behaviour suspicious? Is the app sensitive? Is the sign-in risky? It's not just authentication, it's context-aware decision-making. Then it makes a decision:

- allow
- block
- require MFA
- require password reset
- enforce session controls

This is the practical implementation of “verify explicitly”. It's also the difference between:

- **“MFA everywhere”** (annoying)
- **“MFA when it matters”** (smart)

## 9.3 Identity Protection: Risk-Based Intelligence at Scale

Identity Protection is Microsoft's machine-learning-powered early warning system.

It detects:

- impossible travel
- unfamiliar sign-ins
- leaked credentials
- malware-linked IPs
- atypical behaviour
- suspicious session patterns

It assigns:

- **User Risk**, is the account compromised?
- **Sign-In Risk**, is this login suspicious?

And it can automatically:

- block access
- require MFA
- force password reset
- alert administrators

This is where identity security becomes **proactive**, not reactive.

#### **9.4 Microsoft Authenticator: MFA That Doesn't Make Users Hate You**

Microsoft Authenticator is the modern MFA experience. It delivers push notifications, number matching, location context, passwordless sign-in, and phishing-resistant flows when paired with device trust. In doing so, it replaces SMS codes, email OTPs, and those outdated security questions like “What was your first pet's favourite TV show.” The goal is simple: *make secure authentication easier than insecure authentication.*

#### **9.5 Password Protection: Stopping Bad Passwords Before They Start**

Microsoft Entra Password Protection blocks known weak passwords, common patterns, passwords found in breach corpuses, and predictable variations. In practice, this stops users from choosing things like Password123!, Welcome2025, CompanyName1, or any of the seasonal favourites such as Spring2025!. It's a small control with a massive impact, and it aligns perfectly with NIST's guidance.

#### **9.6 Smart Lockout: The Anti-Password-Spray Shield**

Smart Lockout is Microsoft's defence against password spraying. It detects low-and-slow attack patterns, blocks attackers, avoids locking out legitimate users, and adapts dynamically based on behaviour. In practice, it's the difference between *your account is locked* and *the attacker is locked out*.

#### **9.7 Privileged Identity Management (PIM): Just-In-Time Admin Access**

PIM enforces:

- just-in-time admin roles
- approval workflows

- MFA for elevation
- time-bound permissions
- auditing and reporting

This prevents standing admin privileges, compromised admin accounts, lateral movement, and privilege escalation. In a Zero Trust world, nobody should be an admin 24/7, not even the person who built the system.

## 9.8 Defender for Identity & Defender for Cloud Apps: Behavioural Analytics

These tools extend identity protection beyond authentication.

They detect:

- lateral movement
- suspicious behaviour
- unusual cloud app usage
- compromised sessions
- risky OAuth apps
- data exfiltration patterns

This is identity security **after** the login, because attackers don't stop once they're in.

## 9.9 Passwordless Authentication: The Endgame

Microsoft's passwordless options include:

- **FIDO2 security keys**
- **Windows Hello for Business**
- **Authenticator app (passwordless mode)**
- **certificate-based authentication**

Passwordless eliminates:

- phishing
- credential stuffing
- password reuse

- brute-force attacks
- MFA fatigue
- human error

It's not the future, it's the present. And it's the only authentication method attackers can't socially engineer.

## 10. WHAT ORGANISATIONS CAN ACTUALLY DO?

Identity security is one of those areas where most organisations already know the headlines. They've heard the phrases, Zero Trust, MFA, Conditional Access, passwordless, and they've sat through enough webinars to repeat them back with confidence. But knowing the vocabulary isn't the same as being able to build an identity environment that is secure, modern, and still feels human to the people who use it every day.

The real challenge isn't awareness. It's translation. It's the gap between *what* organisations know they should be doing and *how* to actually do it in a way that fits their culture, their people, and their operational reality.

In my experience, organisations rarely fail because they lack tools. They fail because they haven't connected the technical guidance to the lived experience of their users. Identity security only works when it respects human nature, when it feels intuitive rather than punitive. When people understand why something matters, they stop resisting it. When they feel considered, they stop looking for workarounds.

So, what can organisations *actually* do?

The first step is understanding themselves. Not just their password policies or MFA coverage, but the way their people behave. The shortcuts they take. The frustrations they've normalised. The assumptions they've built into their daily routines. Identity security has to start with empathy, with recognising that people don't wake up in the morning intending to weaken security. They're just trying to get their job done without unnecessary friction.

From there, the work becomes architectural. Modern identity security isn't a collection of toggles in a portal; it's a posture. It's the way Conditional Access quietly adapts to risk without disrupting someone's day. It's the way passwordless authentication removes friction instead of adding it. It's the way automation handles the repetitive identity lifecycle tasks that humans inevitably forget. And it's the way governance ensures that access doesn't accumulate like dust in a forgotten corner of the organisation.

When organisations approach identity with this mindset, the practical steps become clearer. You don't just "turn on MFA"; you introduce it in a way that feels like an upgrade, not an inconvenience. You don't just "deploy Conditional Access"; you design it around the rhythms of the business. You

don't just "enable passwordless"; you help people understand that it's not a futuristic gimmick, it's a relief from the burden of remembering the unrememberable.

And because identity security is never truly finished, it has to be treated as a living system. Threats evolve. People change roles. New applications appear. Businesses grow. Identity has to grow with them. Automation plays a huge role here. When identity governance is automated, mistakes shrink. When onboarding and offboarding are automated, risk drops. When access reviews are automated, compliance stops being a chore and becomes part of the organisation's natural hygiene.

In the end, identity security becomes sustainable when it stops being a technical project and starts being part of the organisation's culture. When it's something people can understand, trust, and live with. When the abstract becomes practical, the overwhelming becomes manageable, and the theoretical becomes operational.

That's the goal; identity security that works not just because it's technically correct, but because it's humanly workable.