Let n denote the length of the input string, m denote the number of strings in the dictionary, and L denote the total length of the dictionary.

- 1. DP. O(nm).
- 2. let f[i] denote whether the prefix s[1..i] can be segmented into a sequence of dictionary words. use Aho-Corasick automation to compute f. at each position, we need to walk to the root according to the failure pointers, and there are at most $O(\min\{m, \sqrt{L}\})$ steps. $O(n \cdot \min\{m, \sqrt{L}\} + L)$.
- 3. $\tilde{O}(nL^{\frac{1}{3}}+L)$ [1], and there is also a matching conditional lower bound for combinatorial algorithms.

Remark. Algorithm 2 can be generalized to the min-cost version with the same running time. https://chaoxuprime.com/posts/2019-09-19-word-break-with-cost.html

Algorithm 3 can also be generalized to the min-cost version with the same running time, by replacing FFT with an output-sensitive algorithm for a special case of (min, +)-convolution. see my paper (to be published).

References

[1] Karl Bringmann, Allan Grønlund, and Kasper Green Larsen. A dichotomy for regular expression membership testing. In 2017 IEEE 58th Annual Symposium on Foundations of Computer Science (FOCS), pages 307–318. IEEE, 2017.