The malware payload

- take control of the victim's device turning it into a zombie/bot
- act as a spam relay or DDoS relay
- steal **personal information** including passwords, credit card numbers, banking credentials
- click bot : generating web traffic
- Cryptominer
- Ransomware
- ... and so on

Remote Administration Tool/Trojan (RAT)

Basically a remote administration tool with

- stealth features
- and specific functionalities such as :
 - camera controller
 - hardware destroyer
 - password / credit card loggers
 - ... and so on