What is claimed is:

1. A system resource allocating method based on an account activity level, comprising:

acquiring an account activity level parameter of a user and calculating an account activity level of each user according to the account activity level parameter of the user;

determining an account activity level rank of each user according to the account activity level of the user and a preset account activity level rank dividing manner;

establishing an account activity level index of each user according to a user number, the account activity level and the account activity level rank of the user; and

allocating system resource for performing information processing to a target user according to the account activity level index of the target user, when the information processing is to be performed on the target user,

wherein the allocating the system resource for performing the information processing to the target user according to the account activity level index of the target user comprises:

determining the account activity level rank of the target user according to the account activity level index of the target user;

allocating a cache to the target user and providing a preferential use right of system resource for the target user where the account activity level rank of the target user is higher than a reference rank; and

allocating an idle system resource to the target user where the account activity level rank of the target user is lower than the reference rank.

2. The method according to claim 1, wherein the account activity level parameter of the user comprises any one or more of following parameters:

number of times of successful login of the user, member level of the user, user points, number of times of the user modifying a member information, a user browsing page PV, number of times of transactions of the user, a transaction amount of the user, an average amount of each transaction of the user, and an account balance of the user.

3. The method according to claim 1, wherein the calculating the account activity level of each user according to the account activity level parameter of the user comprises:

calculating the account activity level of each user within a specified time period according to

$$\varphi(x) = \sum_{i=1}^{m} \delta_i \alpha_i(x);$$

wherein x is the user number, m is a total number of the account activity level parameters, $\alpha_i(x)$ is a normalized parameter value of a i^{th} account activity level parameter of the user whose user number is x, δ_i is a calculation weight of the i^{th} account activity level parameter.

4. The method according to claim 1, wherein the determining the account activity level rank of each user according to the account activity level of the user and the preset account activity level rank dividing manner comprises:

determining the account activity level rank of each user according to the account activity level of the user and a preset account activity level rank dividing threshold; or

determining the account activity level rank of each user according to the account activity level of the user, the preset account activity level rank dividing threshold and a preset maximum number of users for each rank.

5. The method according to claim 1, further comprising:

generating an account activity level report for each user when the account activity level index of the user is established.

6. A system resource allocating device based on the account activity level, comprising:

a parameter acquiring module for acquiring an account activity level parameter of a user;

an activity level calculating module for calculating an account activity level of each user according to the account activity level parameter of the user;

a rank dividing module for determining an account activity level rank of each user according to the account activity level of the user and a preset account activity level rank dividing manner;

an index establishing module for establishing an account activity level index of each user according to a user number, the account activity level and the account activity level rank of the user; and

a resource allocating module for allocating a system resource for performing an information processing to a target user according to the account activity level index of the target user, where the information processing is to be performed on the target user,

wherein the resource allocating module comprises:

a judgment submodule for determining the account activity level rank of the target user according to the account activity level index of the target user, calling a first allocation submodule where the account activity level rank of the target user is higher than a reference rank, and calling a second allocation submodule where the account activity level rank of the target user is lower than the reference rank;

the first allocation submodule for allocating a cache to the target user and providing a preferential use right of system resource for the target user; and

the second allocation submodule for allocating an idle system resource to the target user.

7. The device according to claim 6, wherein the account activity level parameter of the user comprises any one or more of following parameters:

number of times of successful login of the user, member level of the user, user points, number of times of the user modifying a member information, an user browsing page PV, number of times of transactions of the user, a transaction amount of the user, an average amount of each transaction of the user, and a account balance of the user.

8. The device according to claim 6, wherein the activity level calculating module calculates the account activity level of each user within a specified time period according to

$$\varphi(x) = \sum_{i=1}^{m} \delta_i \alpha_i(x);$$

wherein ^{x} is the user number, ^{m} is a total number of the account activity level parameters, $\alpha_i(x)$ is a normalized parameter value of a i^{th} account activity level parameter of the user whose user number is ^{x}, δi is a calculation weight of the i^{th} account activity level parameter.

9. The device according to claim 6, wherein the rank dividing module comprises:

a first rank dividing submodule for determining the account activity level rank of each user according to the account activity level of the user and a preset account activity level rank dividing threshold; or

a second rank dividing submodule for determining the account activity level rank of each user according to the account activity level of the user, the preset account activity level rank dividing threshold and a preset maximum number of users for each rank.

10. The device according to claim 6, further comprising:

a report generating module for generating an account activity level report for each user when the account activity level index of the user is established.