L2 mass adoption seems to be hindered by the entrance fees/delays and the resulting chicken/egg challenges.

Is it possible for users to flow into an L2 system such as Loopring or zk-Sync without ever submitting an Ethereum mainnet transaction? In other words, if you have the private keys for an L1 address, is that sufficient to operate within the L2 framework, or must there be an initial mainnet transaction to "open an account" and link the mainnet address to the L2 counterpart?

If users can onboard funds directly to L2 from a credit card or bank account (i.e. something like Coinbase), it seems inevitable that the current base layer becomes a simple data availability layer, behind the scenes. Am I stating the obvious or missing something?

If this is possible, Eth 1.x is already vastly superior to the para-chain model of Polkadot.