The staking delegation model Cardano uses is quite brilliant and wondering if we could do something here with the merge.

The idea is I stake everything in my wallet by delegating it to a pool provider and I still get to use all the funds in my wallet freely. The rewards are from the funds I'm not using in my wallet and collect staking rewards on it, like a savings account. It's a native feature and safe in that pool provider can't withdraw funds, they just use what's available for staking purposes of their node.

The beauty of this is it makes the whole network more decentralized, with further guards in place like if pool providers get too big, the rewards diminish for delegators so they'll find a less saturated pool for higher earnings. And just to add, this will take the power away from large financial institutions and put it back into the hands of the people, being facilitated natively by the protocol; Ethereum will effectively be a distributed bank.

I'm not shilling but honestly admiring and researching the tech out there and seems like it would be great for an Ethereum2 world. Does anyone know of any discussions or proposals along these lines? Any thoughts or feedback would be greatly appreciated!