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A Systematic Literature Review And Bibliometric Analysis Of Risk Management In The Car Rental Business

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Abstract

Car rental businesses face various risks related to operational, financial, legal, human resource, and technological aspects. This study aims to analyze the development of risk management research in the car rental industry during 2020–2025 using a Systematic Literature Review (SLR) and bibliometric analysis with VOSviewer. Research data were collected from scientific articles selected based on PRISMA guidelines. The analysis employed Network Visualization, Overlay Visualization, and Density Visualization to identify dominant themes and research trends. The findings indicate that risk management is the primary theme in car rental studies, with operational risk being the most frequently discussed topic, particularly regarding vehicle damage, accidents, delayed returns, and customer misuse. The results also reveal a shift in research focus toward technologies such as GPS Tracking, IoT, and information systems, as well as legal protection, fraud, customer verification, and consumer disputes. This study concludes that existing research remains fragmented, highlighting the need for a more integrated risk management model to support the sustainability of car rental businesses.

Keywords:risk management, car rental, SLR, bibliometrics, VOSviewer.

INTRODUCTION

The development of people's mobility needs has driven the growth of the transportation services industry, including the car rental business. The car rental business provides vehicle rental services to individuals, companies, tourists, and agencies for a certain period of time. Yuwono et al., (2024) argue that this service is considered practical because consumers can use a vehicle without having to purchase and bear the full cost of vehicle ownership. In the context of the modern economy, the car rental business is

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part of the service sector that plays a role in supporting tourism activities, business travel, local distribution, and personal transportation needs.

Despite its significant business potential, the car rental business carries a relatively high level of risk. This is because the primary asset in this business is motorized vehicles, which are expensive, easily moved, and highly dependent on renter behavior (Firmansyah et al., 2017). These risks can originate both internally and externally. Internal risks can include administrative errors, weak record-keeping systems, inadequate fleet oversight, and poor compliance with standard operating procedures (Raihan & Eviyanti, 2021). Meanwhile, external risks can include late payments, vehicle damage by renters, accidents, vehicle theft, the use of false identification, and even default.

From a risk management perspective, risk is not simply understood as an adverse event, but as uncertainty that can impact the achievement of organizational goals. ISO 31000:2018 explains that risk management must be carried out through a continuous process of risk identification, analysis, evaluation, risk treatment, monitoring, and communication (ISO, 2018). Therefore, the car rental business requires a risk management system that is not only reactive after a loss occurs, but also preventive and predictive so that risks can be minimized from the start.

Previous research has shown that operational risk is a major risk in the car rental business. Muazamsyah (2022) found that car rental companies face risks such as late payments, vehicle accidents, lost vehicles, and administrative negligence. These risks impact financial losses, the company's reputation, and operational efficiency. Haryani and Sari (2021) similarly found that late payments and vehicle damage are considered high-risk due to their frequent occurrence in car rental operations.

In addition to operational risk, financial risk is also a significant issue. Basyid (2022) explains that financial risk in car rentals can arise from customers making late payments, failing to pay rental fees, or causing vehicle damage, which incurs additional costs for the company. If not managed properly, financial risk can disrupt cash flow, reduce profitability, and hinder the company's ability to maintain its fleet.

Legal aspects are also a crucial concern in the car rental business. Sadewa and Kamal (2025) discuss the protection of car rental businesses against harmful actions by consumers, such as vehicle pawning, misuse, and breach of rental agreements. Adoe et al. (2025) also point out that fraud by renters is a serious risk that can result in significant losses for car rental owners. In some cases, business owners are in a weak position due to weak contractual evidence or slow legal proceedings.

The development of digital technology provides new opportunities for mitigating risks in the car rental business. Fleet management information systems, GPS tracking, the Internet of Things, and digital monitoring systems can help companies monitor vehicle positions, manage rental schedules, store customer data, and reduce administrative

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errors. Bintari, Ghozali, and Sugiharto (2024) demonstrated that IoT-based car rental management and monitoring information systems can support more structured vehicle management. Felinta et al. (2024) also emphasized the importance of optimizing fleet management information systems to improve the operational efficiency of car rental businesses.

However, studies on car rental risk management still have limitations. Most previous research uses a case study approach, focusing on a single company or region. They also tend to address risks separately, for example, only addressing operational, legal, or information systems risks. Few studies integrate operational, financial, legal, human resource, and technological risks within a comprehensive framework. Furthermore, mapping research developments using bibliometric analysis is still rare.

Based on these conditions, this study employed a Systematic Literature Review (SLR) approach and bibliometric analysis using VOSviewer. SLR was used to systematically identify, evaluate, and synthesize previous research. Meanwhile, VOSviewer was used to map keyword relationships, research clusters, and research theme trends. With this approach, the study is expected to provide a more comprehensive overview of the development of car rental risk management studies and provide directions for future research.

RESEARCH METHODS

Research Design

This research uses the Systematic Literature Review (SLR) method combined with bibliometric analysis. SLR is used because it allows for systematic, transparent, and replicable synthesis of the literature. Bibliometric analysis is used to examine patterns of relationships between keywords, research themes, and the development of study topics.

The reporting guidelines in this study refer to PRISMA. PRISMA is used to systematically explain the process of identifying, screening, eligibility, and inclusion of articles. Bibliometric analysis was conducted using VOSviewer because this software can visualize relationships between keywords in the form of network visualization, overlay visualization, and density visualization.

Data source

The data sources in this study come from scientific articles found through Google Scholar. The search was conducted using Harzing's Publish or Perish (PoP) to obtain article metadata. The keywords used are car rental risk management, car rental service risk analysis, car rental risk management, rental vehicle risk, car rental legal protection, car rental information system, car rental GPS tracking, car rental IoT. The number of articles retrieved is limited to 100 publications within the period 2020 to 2025.

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Inclusion and Exclusion Criteria

Table 1. Table of Inclusion and Exclusion Criteria

Inclusion	Exclusion
Articles published in 2020–2025	Articles outside the 2020–2025 year range.
Articles discuss risk, risk management, car rental, vehicle leasing, legal protection, or car rental information systems.	The article is not relevant to the topic of car rental or risk management.
The article is available in full text form.	The article is not available in full text.
Articles can be searched through Google Scholar	Articles in the form of popular news, blogs, or non-academic opinions.

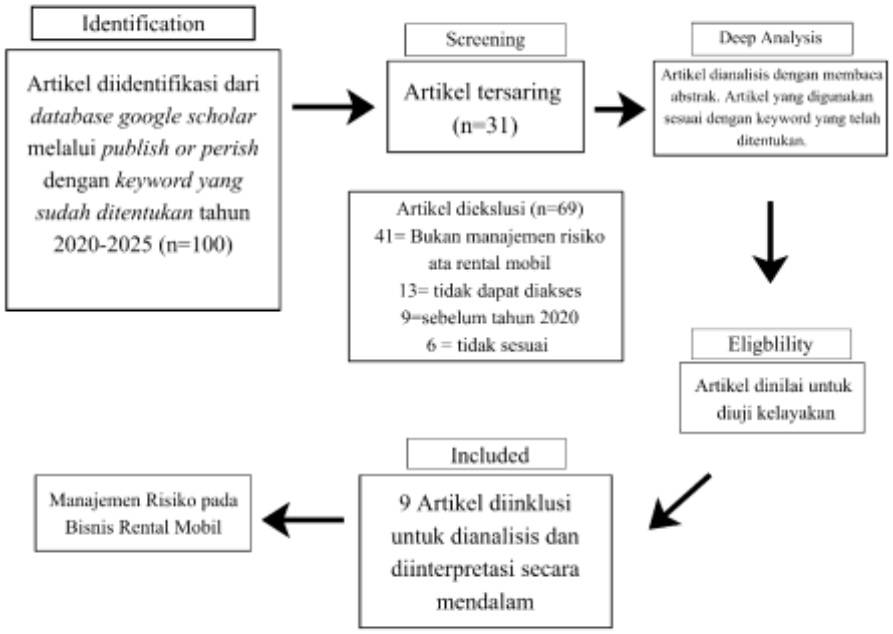


Figure 1. Flowchart of the process of exclusion and inclusion of articles in the Systematic Literature Review stage (n = number of articles)

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Data Analysis Techniques

The data analysis technique was carried out in two stages. First, SLR analysis was conducted by reading and grouping articles based on the study's focus, research methods, main findings, and research contributions. Second, bibliometric analysis was conducted by processing article metadata using VOSviewer.

RESEARCH RESULT

Characteristics of the Articles Analyzed

The articles analyzed in this study consist of studies on car rental risk management, legal protection for car rental business actors, car rental information systems, and methodological literature related to SLR and bibliometrics.

Table 2. Characteristics of the Analyzed Articles

No	Writer	Year	Title	Focus of Study
1	Haryani & Sari	2021	Risk Analysis of Car Rental Services at CV. Rahmad Illahi	Operational and financial risks
2	Muazamsyah	2022	Risk Analysis of Car Rental Services at CV. Agam Rental	Operational, financial, HR risks
3	Basyid	2022	Risk Analysis of Car Rental Services at CV. Anugerah Abadi Rental	External risks and mitigation
4	Rozi	2024	Insurance as Legal Protection for Car Rentals	Insurance and legal protection
5	Bintari et al.	2024	IoT-Based Car Rental Management and Monitoring Information System	Monitoring technology
6	Felinta et al.	2024	Fleet Management Information System Optimization	Operational efficiency
7	Sadewa & Kamal	2025	Protection of Car Rental Business Actors against Actions Harming Consumers	Legal protection
8	Adoe & Manafe	2025	Legal Protection for Car Rental Business Actors against the Risk of Fraud	Risk of fraud
9	ISO	2018	ISO 31000 Risk Management Guidelines	Risk management standards

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Literature Synthesis Results

1. Operational Risk

Operational risk is the most dominant risk in the car rental business. This risk includes vehicle damage, accidents, late returns, lost vehicles, and misuse of the unit by the renter. Haryani and Sari (2021) indicate that late payments and vehicle damage are high risks due to their frequency. Muazamsyah (2022) also found that operational risk can directly impact company revenue because damaged vehicles cannot be re-rented.

2. Financial Risk

Financial risks arise in the form of late payments, defaults, vehicle repair costs, and losses due to vehicle theft. Basyid (2022) explains that late and defaulted payments are significant risks because they directly impact a company's cash flow. In the car rental business, cash flow is crucial because the company must cover vehicle maintenance, taxes, insurance, and other operational costs.

3. Human Resource Risk

Human resource risks arise from employee negligence in recording rental schedules, verifying customer identities, checking vehicle condition, and filing documents. Muazamsyah (2022) explains that administrative errors can lead to rental schedule conflicts and erode customer trust. Therefore, businesses need to strengthen SOPs, employee training, and digital record-keeping systems.

4. Legal Risks

Legal risks are becoming increasingly important as many car rental cases involve default, vehicle theft, the use of false identities, and vehicle misuse. Sadewa and Kamal (2025) explain that car rental businesses require strong legal protection against actions detrimental to consumers. Previous research also shows that the risk of fraud by renters can lead to significant losses, especially if the rental agreement and administrative documentation are weak (Adoe et al., 2025).

5. Technology Risk

Technological risks arise from two perspectives. First, technology can be a risk mitigation tool through GPS tracking, information systems, IoT, and customer databases. Second, technology can also create new risks such as system disruptions, customer data leaks, and data input errors. Bintari et al. (2024) demonstrated that an IoT-based management and monitoring information system can assist car rental management. Felinta et al. (2024) emphasized that a fleet management information system can improve operational efficiency.

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RESULTS OF BIBLIOMETRIC ANALYSIS USING VOSVIEWER

Network Visualization

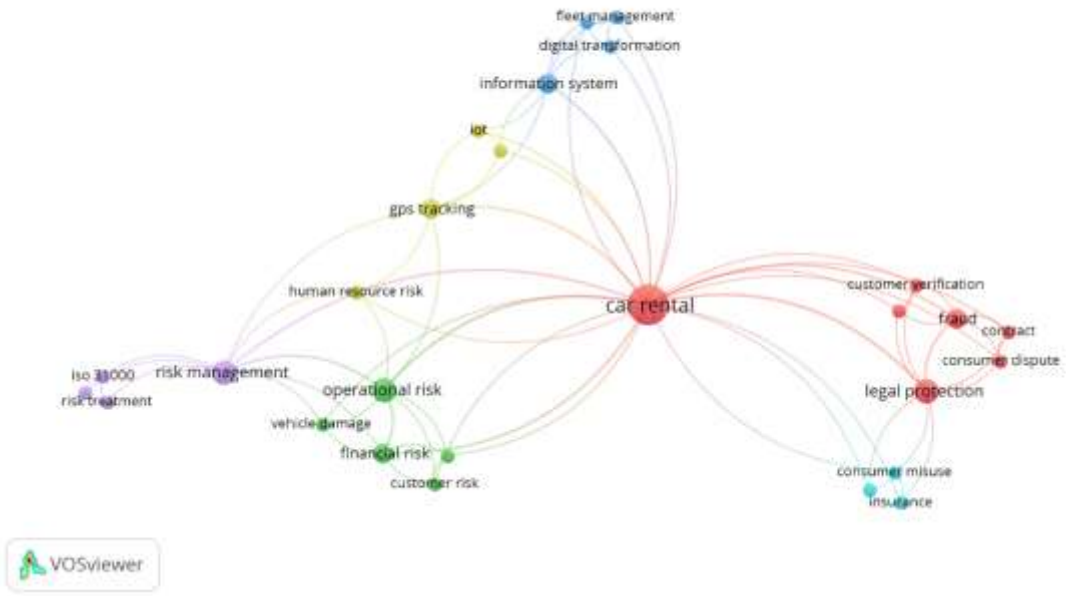


Figure 2. Network Visualization

The results of the keyword co-occurrence visualization show that the keywords risk management and car rental are the main focus in the research network. This indicates that the primary focus of the study is risk management in the car rental business.

The red cluster focuses on car rental, customer verification, legal protection, and legal protection. This cluster indicates that legal risk in the car rental business is significant. Several studies, such as those conducted by Adoe et al. (2025), examine companies' efforts to protect themselves from vehicle theft, identity fraud, and consumer default. Therefore, various studies emphasize the importance of implementing strict customer verification mechanisms through identity checks, document validation, location surveys, and the use of legally binding written rental agreements as a form of risk mitigation.

The green cluster consists of operational risk, financial risk, customer risk, and vehicle damage. This means that operational risk is one of the most dominant issues in the car rental business because it directly impacts the smooth operation of the Company and affects the quality of service to renters. According to research by Haryani and Sari (2021), operational risk can arise in various forms, such as vehicle damage due to inappropriate use, late vehicle returns that disrupt the next rental schedule. Meanwhile,

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from a financial risk perspective, such as late and failed payments by renters, it is a significant risk because it is directly related to the company's cash flow. Moreover, if the vehicle is damaged due to renter use, causing the vehicle to require repairs, resulting in the vehicle being unable to operate, thus affecting the company's revenue (Basyid A. 2022).

The purple cluster relates to risk management, risk treatment, and ISO 31000. This cluster demonstrates that ISO 31000 is one of the most widely used approaches to managing various risks in the car rental industry. Implementing ISO 31000 allows companies to categorize risks based on their likelihood and impact, allowing them to prioritize risk management more effectively. Risks such as vehicle damage, delayed returns, asset loss, administrative errors, and customer defaults can be analyzed and evaluated to determine appropriate mitigation strategies through the risk treatment process. (Nisa et al., 2025)

The yellow cluster indicates GPS tracking and the Internet of Things. These findings indicate that digital technology is becoming a crucial strategy for risk mitigation, particularly for vehicle monitoring, customer data management, and fleet loss prevention. The development of GPS tracking technology allows companies to monitor vehicle positions in real time, thereby preventing the risk of vehicle loss, embezzlement, or vehicle use outside designated areas. Furthermore, IoT technology enables vehicles to connect with various sensors and digital devices that can automatically transmit information regarding location, vehicle condition, speed, and fleet operational activities (Pardede et al., 2024).

The blue cluster shows the relationship between information systems, digital information, and fleet management. This means that rental companies are shifting from manual to digital systems to improve efficiency, data accuracy, and fleet oversight. Subagia (2020) explains that the development of information technology encourages car rental companies to integrate various business activities into information systems that are capable of managing customer data, rental transactions, vehicle availability, and operational reports more quickly and accurately than conventional recording methods.

Overall, this visualization shows that research on car rental risk management falls into several key areas: operational risk, financial risk, fleet management, and digital technology. Operational and financial risk are the most dominant topics, as they relate to vehicle damage, asset loss, late returns, and customer default. Furthermore, legal protection is also widely discussed as a way to prevent vehicle theft and misuse of renter identities. The implementation of information systems, GPS tracking, the Internet of Things (IoT), and fleet management systems are strategies to improve fleet monitoring effectiveness and mitigate risks. These findings indicate that car rental risk management

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is evolving from a conventional approach to a more integrated, digital, and technology-based approach.

Overlay Visualization

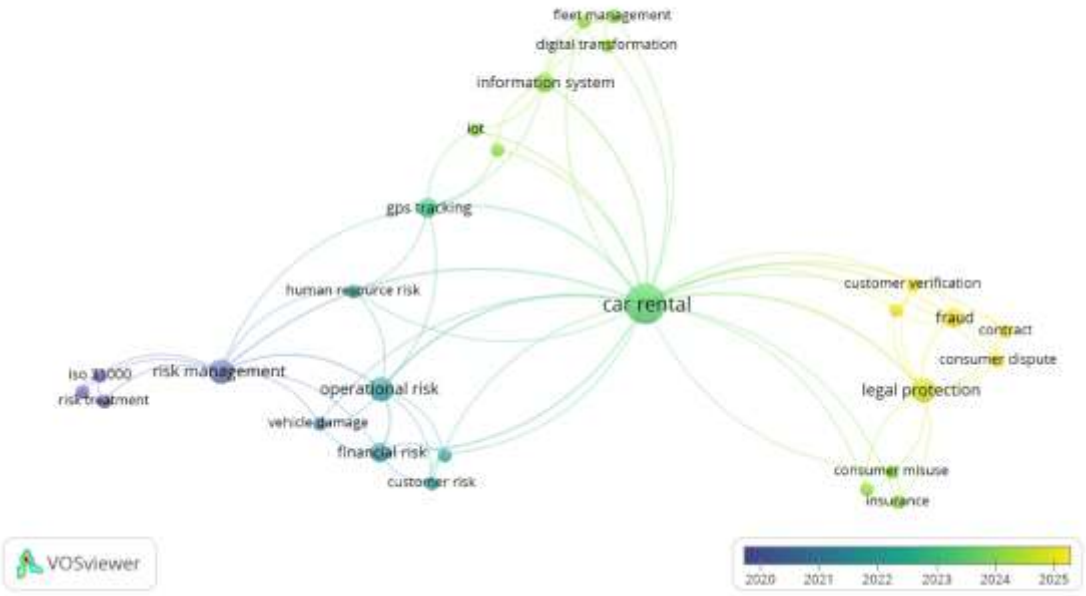


Figure 3. Overlay Visualization

The Overlay Visualization results show the development of research trends for risk management keywords in the car rental business based on the average publication year. The colors in the visualization indicate the period in which the research themes emerged: blue–purple represents older research around 2020–2021, green represents research around 2022–2023, and yellow indicates newer themes around 2024–2025.

This visualization demonstrates the shift in research focus on risk management in the car rental business, shifting from conventional risk management approaches to utilizing digital technology and strengthening applicable legal aspects. In the initial research period, indicated by the blue color (2020–2021), the dominant topics were risk management, risk treatment, and ISO 31000 (Nisa et al., 2025). This indicates that research during that period focused more on implementing a risk management framework to identify, analyze, and control the various risks faced by car rental companies.

Over time, the focus of research has shifted toward operational and financial risks, as evidenced by the emergence of keywords such as operational risk, financial risk,

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vehicle damage, and customer risk. These topics reflect researchers' attention to risks that directly impact the continuity of company operations, such as vehicle damage, asset loss, and risks stemming from customer behavior. (Iswardhani, 2025)

In the following period, research began to increasingly examine the use of digital technology through keywords such as GPS tracking, IoT, information systems, digital transformation, and fleet management. The emergence of these keywords indicates that digital technology is increasingly viewed as a strategic solution for improving fleet monitoring effectiveness, operational efficiency, and risk mitigation in the car rental business (Raihan & Eviyanti, 2021).

Meanwhile, the most recent topics, indicated by the yellow color (2024–2025), include customer verification, fraud, legal protection, consumer disputes, and contracts. These findings indicate that recent research is increasingly focusing on legal protection and customer verification efforts to minimize the risk of fraud, vehicle theft, and disputes between rental companies and renters (Adoe et al., 2025).

Overall, the results of the Overlay Visualization show that this visualization shows that the development of research on car rental business risk management is moving from a focus on the risk management framework towards the integration of digital technology and strengthening legal aspects as the main strategy to improve asset security, operational efficiency, and business sustainability. on legal protection,

Density Visualization

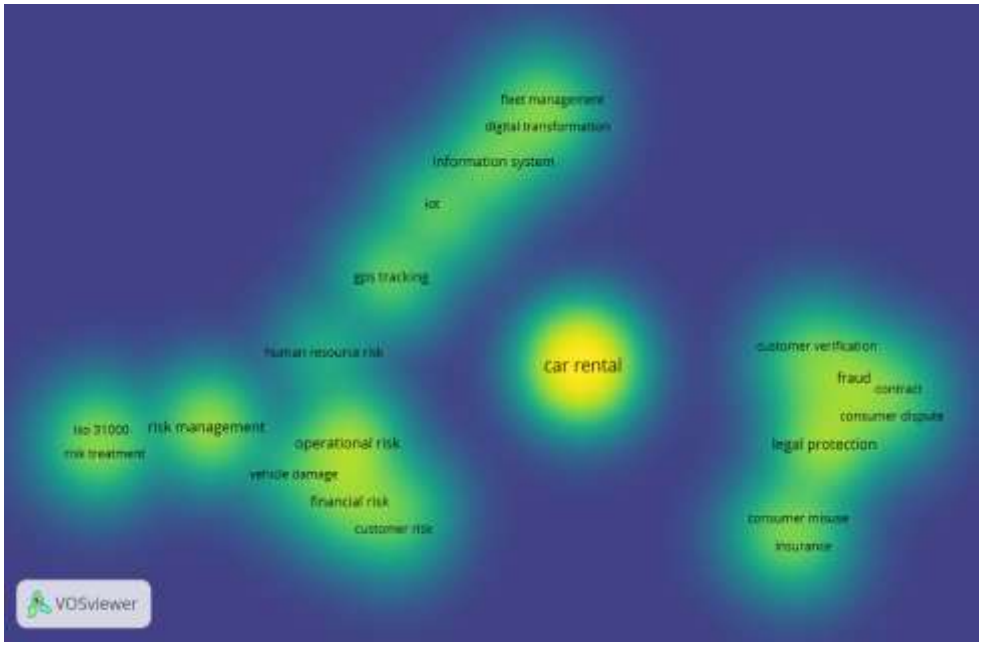


Figure 3. Destiny Visualization

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Based on the results of Density Visualization using VOSviewer, the keyword "Car Rental" is in the center area with the brightest yellow color. This indicates that car rental is the most dominant and most discussed topic in all the literature analyzed. Its central position also indicates that the keyword is related to almost all other topics and thus becomes the core discussion in the research. According to Van Eck and Waltman (2010), the brighter the color that appears in the density visualization, the higher the frequency of occurrence and the connection of a topic with other topics in the bibliometric network (Van Eck & Waltman, 2010).

On the left side of the visualization, the keyword clusters risk management, ISO 31000, risk treatment, operational risk, financial risk, customer risk, and vehicle damage are visible, forming a relatively high density area. This indicates that risk management is a key focus of research in the car rental industry. Research by Iswardhani (2025) states that the application of a risk management framework remains the primary foundation for research to systematically identify, evaluate, and control business risks.

In the following period, research began to focus on the use of digital technology through keywords such as GPS tracking, Internet of Things (IoT), information systems, digital transformation, and fleet management. The emergence and interconnectedness of these keywords indicate that digital technology is increasingly being used as a strategy to improve fleet monitoring effectiveness, operational efficiency, and risk mitigation in the car rental business (Raihan & Eviyanti, 2021). The theme group of customer verification, fraud, legal protection, consumer disputes, contracts, consumer misuse, and insurance indicates an increase in research activities on legal protection, customer verification, and fraud and dispute prevention that can cause losses for car rental companies (Ekiawan, 2024).

Overall, the Density Visualization results show that research on car rental business risk management is still dominated by three main themes, namely: Risk Management as the core research theme, Operational Risk as the most frequently discussed risk, and Financial Risk as the risk most often associated with business continuity.

The findings of Density Visualization show that research developments in the car rental sector are not only focused on the operational aspects of the business, but are also increasingly directed towards the use of modern technology and strengthening legal protection as an effort to improve the security, efficiency, and sustainability of the car rental business.

CONCLUSION

This study shows that risk management is a central theme in car rental business studies during the 2020–2025 period. The results of the Systematic Literature Review

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and bibliometric analysis identified five main risk groups: operational, financial, human resource, legal, and technological risks. Operational risk is the most dominant issue because it is directly related to vehicle damage, accidents, late returns, asset loss, and vehicle misuse by customers. The bibliometric analysis also shows that research developments are moving from a focus on the implementation of an ISO 31000-based risk management framework to the use of digital technologies such as GPS Tracking, the Internet of Things (IoT), and fleet management information systems, with increasing emphasis on legal protection, customer verification, fraud prevention, and consumer dispute resolution. These findings confirm that risk management in the car rental business is increasingly complex and requires an integrated approach to maintain asset security, operational efficiency, and business sustainability.

However, this study has limitations because the data sources were only articles indexed through Google Scholar and were limited to publications from the 2020–2025 period. Therefore, it is possible that there is still relevant research from other databases that has not been accommodated. Furthermore, most of the studies analyzed still discuss risk partially and do not integrate all risk dimensions into a single comprehensive model. Therefore, further research is recommended to expand data sources, use international databases, and develop an integrated risk management model that combines operational, financial, human resource, legal, and technological aspects. Practically, the results of this study provide implications for car rental businesses to implement comprehensive risk management through strengthening operational procedures, improving customer verification, utilizing digital technology, and developing stronger contracts and legal protection mechanisms to minimize potential losses and increase business competitiveness.

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