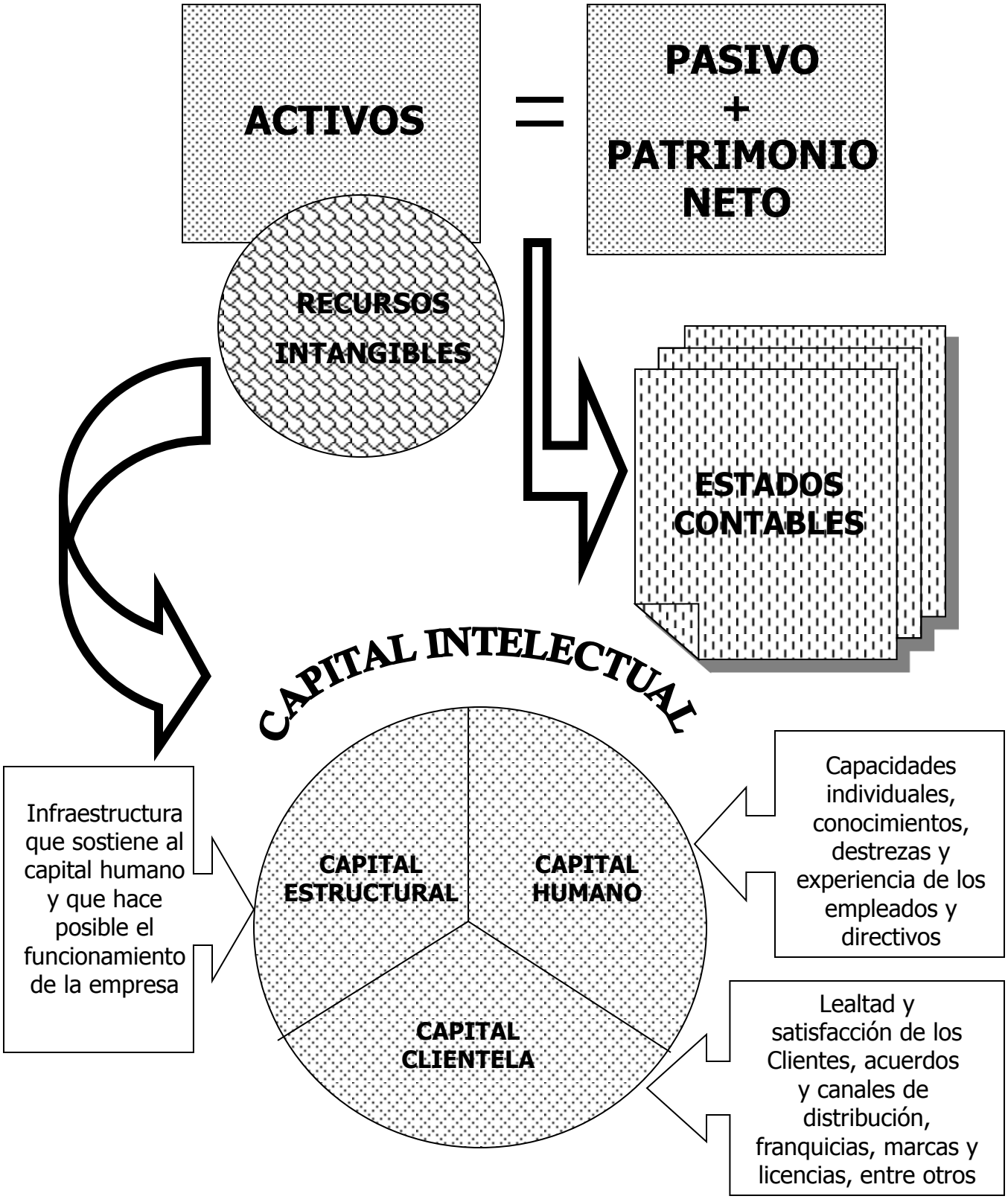CAPITAL INTELECTUAL: EL INTANGIBLE GENERADOR DE VALOR EN LAS EMPRESAS DEL TERCER MILENIO