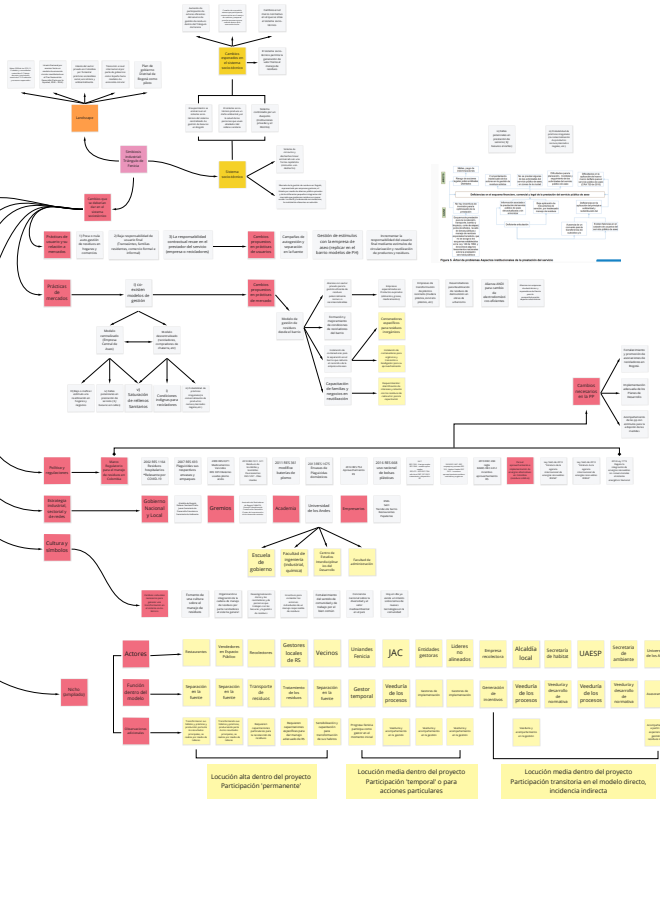TEORÍA DE CAMBIO GENÉRICA